

Analysis of Customer Satisfaction Levels with Service Quality at BPR Cempaka Wadah Sejahtera in Teluk Kuantan

Nindia¹, Jushermi², Sri Wahyuni Wildah³

¹ Riau University and nindia5017@student.unri.ac.id

² Riau University and jushermi@lecturer.unri.ac.id

³ Riau University and sri.wildah@lecturer.unri.ac.id

ABSTRACT

Customer satisfaction is customer feedback on the mismatch between previous expectations and the actual performance they feel after use. This satisfaction is strongly influenced by the quality of service provided by the bank. One important aspect of service quality is assurance, which includes security, trust, and employee competence in providing services to customers. So that quality becomes a major factor for every bank as an indicator of being able to compete with its competitors. This study aims to determine the level of customer satisfaction with service quality and to determine strategies to improve customer satisfaction. The sampling technique was purposive random sampling of 100 respondents of BPR Wadah Cempaka Sejahtera customers. The analysis method used in this research is IPA (Importance Performance Analysis) analysis. The results of the Importance Performance Analysis (IPA) analysis of service quality at BPR Cempaka Wadah Sejahtera that in general the services provided have met and even exceeded customer expectations. Therefore, BPR Cempaka Wadah Sejahtera should be able to continue to improve the quality of services provided.

Keywords: *IPA, Service, Satisfaction, Customer, BPR Cempaka Wadah Sejahtera, Teluk Kuantan.*

1. INTRODUCTION

The banking industry is a key driver of a nation's economy, and even in the era of industrialization, banking was a highly dominant industry dominant [1]. Banking plays a strategic role in the national economy, particularly in channeling funds and supporting the growth of small and medium-sized enterprises. PT BPR Cempaka Wadah Sejahtera in Teluk Kuantan is one of the financial institutions focused on providing banking services to the local community. However, amid increasing competition and rising customer expectations, customer satisfaction with service quality has become a key factor in retaining loyalty and attracting more new customers.

In recent years, digital banking and technology-based services have grown rapidly, making it easier for customers to conduct banking transactions without having to visit a branch office. This phenomenon poses a challenge for PT BPR Cempaka Wadah Sejahtera, which still relies on conventional services. Therefore, improving service quality is not only about physical aspects and service speed but also about innovation in providing a more efficient.

Customer satisfaction is customer feedback on the discrepancy between their previous expectations and their actual experience after using the service usage [2]. This satisfaction is greatly influenced by the quality of service provided by the bank. One important aspect of service quality is assurance, which includes security, trust, and employee competence in providing services to customers. Therefore, quality is a key factor for every bank as an indicator of its ability to compete with its competitors. Intense competition requires every bank to provide the best possible service to its customers. Each bank must have a continuously updated program. All of this aims to attract as many people as possible to become new customers and retain existing customers from switching to other banks. In terms of fulfilling customer needs, this is based on comparing customer expectations with the level of performance they perceive from the services they receive.

Table 1 shows the number of customers who saved at PT. BPR Cempaka Wadah Sejahtera Teluk Kuantan in 2024, as follows:

Table 1. The number of customers of PT. BPR Cempaka Wadah Sejahtera in Teluk Kuantan in 2024

Savings Account	Number of Customers	Persentase
Savings Cempaka	365	27,9%
Savings Prosperous	236	18,1%
Savings Simple	76	5,9%
Savings Children	488	37,3%
Savings With Cempaka Prizes	57	4,3%
Savings Sacrificial	67	5,1%
Savings Umroh	14	1,2%
Savings Premium	3	0,2%
Totals	1.306	100,0%

Source: PT. BPR Cempaka Wadah Sejahtera 2024

Data on the number of customers in 2024 shows that Children's Savings is the leading product with 488 customers (37.3%), followed by Savings Cempaka (27.9%) and Savings Prosperous (18.1%). Although the number of customers is significant, the percentage of customers choosing other savings products, such as Premium Savings (0.2%) and Umrah Savings (1.2%), remains relatively low.

In previous research, according to Siyamto [3], it was emphasized that measuring service quality is an important step in improving customer satisfaction and loyalty. Mahmudah et al [4] also stated that customer satisfaction is greatly influenced by how well banks can meet their expectations, especially in terms of responsiveness and transaction security. It is important for PT BPR Cempaka Wadah Sejahtera to evaluate the services provided, particularly in terms of assurance, to enhance transaction security and build customer trust. Poor service quality can lead to increased customer dissatisfaction and negatively impact the bank's image in the eyes of its customers.

There are several ways to measure service quality. Here, researchers measure service quality by applying the Importance Performance Analysis (IPA) method. One approach used in satisfaction analysis is the Importance Performance Analysis (IPA) approach, which was first introduced by Martilla and James in 1997 with the aim of measuring the relationship between customer perceptions and service quality improvement priorities, known as quadrant analysis. The analysis method used is quadrant analysis. The IPA method is used to compare the level of importance of service quality (importance) with the level of service quality performance (Wiajaya, 2011). The level of importance reflects consumers' views on how important the attributes of the product or service provided are, while the level of performance describes consumers' experiences with the service received in relation to the product or service provided by the company. By examining the quadrant analysis of customer responses to attributes plotted based on the importance and performance levels of each attribute, it can be seen where each variable is located in different quadrants. This allows for the identification of which variables need to be improved and require more attention.

PT BPR Cempaka Wadah Sejahtera is one of the banking institutions operating in Teluk Kuantan, Kuantan Singingi Regency, Riau Province. The bank plays a role in collecting funds and disbursing loans to the community, especially those who are not reached by large commercial banks. With the rapid advancement of technology, customers' demand for more practical and efficient banking services has been increasing. As a result, innovation in banking products, transaction

methods, and customer experience has become crucial. Evaluating customer satisfaction with the quality of services provided will serve as valuable feedback for management in improving service quality and the bank's competitiveness amid the continuously evolving banking industry.

To measure customer satisfaction in service quality control efforts, there are five dimensions of quality that are the focus of service quality, namely reliability, responsiveness, assurance, empathy, and physical evidence. As an illustration of customer satisfaction at PT. BPR Cempaka Wadah Sejahtera, the researcher distributed an initial questionnaire to 30 respondents to determine their responses to the service, as shown in Table 2 below:

Table 2. Respondents' Responses to the Initial Questionnaire

Num	Questionnaire Statement	Respon		Number of Respondents
		S	TS	
1.	<i>Reliability</i> BPR Cempaka Wadah Sejahtera in Teluk Kuantan provides financial advice and guidance to customers.	30 (100%)	0 (0%)	30 (100%)
2.	<i>Responsiveness</i> Employees of BPR Cempaka Wadah Sejahtera in Teluk Kuantan provide fast, precise, and accurate service.	29 (96,7%)	1 (3,3%)	30 (100%)
3.	<i>Assurance</i> BPR Cempaka Wadah Sejahtera in Teluk Kuantan guarantees transaction security	23 (76,7%)	7 (23,3%)	30 (100%)
4.	<i>Empathy</i> Employees of BPR Cempaka Wadah Sejahtera Teluk Kuantan are committed to understanding and responding to customer complaints.	30 (100%)	0 (0%)	30 (100%)
5.	<i>Tangible</i> The waiting room at BPR Cempaka Wadah Sejahtera in Teluk Kuantan is clean and comfortable.	28 (93,33%)	2 (6,67%)	30 (100%)

Source: *Proccesed Data, 2024*

Table 2 shows the responses from 30 respondents who completed the initial questionnaire regarding service quality at PT BPR Cempaka Wadah Sejahtera Teluk Kuantan. Based on the survey results, the Reliability and Empathy dimensions received full positive responses from all respondents (100%), indicating that the bank is considered capable of providing good financial advice and has patient and polite staff in serving customers. Meanwhile, in the Responsiveness dimension, 96.7% of respondents rated the services provided as fast, accurate, and precise, while the remaining 3.3% felt otherwise.

For the Assurance dimension, 76.7% of respondents felt safe when conducting transactions at PT BPR Cempaka Wadah Sejahtera, but 23.3% of respondents still felt uncertain about the security aspects provided. The Tangible dimension also received positive feedback from the majority of respondents (93.33%), who appreciated the cleanliness and comfort of the bank's waiting area, while the remaining 6.67% felt that the facilities still needed improvement.

The main issue faced is how PT BPR Cempaka Wadah Sejahtera can improve service quality encompassing reliability, responsiveness, assurance, empathy, and physical evidence to enhance customer satisfaction levels. One method used in this study is the Importance Performance Analysis (IPA), which will help identify which service attributes require more attention in efforts to improve service quality. The objectives of this study are to determine the level of customer satisfaction with

service quality at BPR Cempaka Wadah Sejahtera in Teluk Kuantan and to identify appropriate strategies for improving customer satisfaction at BPR Cempaka Wadah Sejahtera in Teluk Kuantan.

2. LITERATURE REVIEW

2.1 *Marketing Management*

Marketing management is an activity that aims to plan, implement, monitor, and evaluate the process of identifying products and services for a wider consumer (public) audience [5]. The purpose of these marketing management activities is to ensure that products and services are widely recognized by the public. According to Philip Kotler in Indrajaya (2024) [5], marketing management involves conducting analysis and planning related to the implementation and control of planned programs to achieve effective exchange in the targeted market. The four main objectives of an organization that reflect the concept of marketing are [6]:

1. Customer orientation in all aspects of the organization and operations
2. Achieving profitable sales volume through scientific methods
3. Integration of efforts toward common goals
4. Social responsibility in decision-making

2.2 *Customer Satisfaction*

Customer satisfaction is a feeling of pleasure or disappointment that arises from comparing one's impression of the performance or results of a product with one's expectations [7]. Consumer satisfaction is the level of consumer feeling after comparing what they receive with their expectations [8]. There are five factors that influence customer satisfaction, namely product quality, service quality, emotional factors, price, and cost [9]. The IPA method can be used to identify services that need improvement to maintain customer satisfaction with results that are easy to understand at minimal cost [10].

2.3 *Service Quality*

According to Diana (2016) [11], service quality is defined as [12], service quality focuses on meeting customer needs and expectations by providing consistent, timely, and standard-compliant services. Customer satisfaction is the primary benchmark for assessing the quality of service provided, which is the difference between customer expectations and the actual service they receive. In Tjiptono and Chandra (2016), there are five dimensions of service quality: reliability, responsiveness, assurance, empathy, and physical evidence.

2.4 *Service Attributes*

According to Lupiyoadi (2014) [13], services are all economic activities whose results are not physical products or constructions, which are usually consumed at the same time as they are produced and provide added value, such as comfort, entertainment, pleasure, health, or problem solving for customers. Services are intangible and quickly disappear; they are more felt than owned. In marketing strategy, the definition of services is carefully considered, as its meaning is significantly different from that of tangible products. Services are intangible activities.

3. METHODS

This study was conducted at PT. BPR Cempaka Wadah Sejahtera Teluk Kuantan. The population in this study was customers who saved money at PT. BPR Cempaka Wadah Sejahtera in Teluk Kuantan. The sampling method used was proportional purposive random sampling, with a sample size of 100 respondents. The data in this study used primary and secondary data. The primary data used in this study consists of questionnaire results filled out by respondents and interview results. Meanwhile, the secondary data used in this study can include documents or literature from books, journals, articles, and various other sources related to this study. The data collection techniques used in this study are observation and questionnaires. The operational definitions in this study are as follows:

Table 3. Definisi Operasional Variabel

Variable	Dimension	Indikator	Skala
Service quality is defined as the difference between customer expectations and the actual service they receive [11]	Reliability	1. Timeliness of service 2. Consistency of service as promised 3. Accuracy of transactions and banking services [14]	Ordinal
	Reliability	1. Staff readiness to assist customers 2. Speed of response to questions/complaints [14]	Ordinal
	Assurance	1. Security during transactions 2. Transactions run smoothly 3. Confidence that personal data will not be misused 4. Friendliness and politeness of staff [15]	Ordinal
	Empathy	1. Facilitates communication 2. Provides equal service to all customers 3. Always ready to help when needed [15]	Ordinal
	Tangible Evidence	1. Complete and secure facilities 2. Neat appearance of employees 3. Secure parking area [14]	Ordinal

Source: *Proccesed Data*, 2025

The data analysis in this study uses data instrument tests consisting of validity and reliability tests as well as IPA (Importance Performance Analysis) analysis. Importance Performance Analysis (IPA) by Martilla and James in 2017 measures the relationship between customer perceptions and

service quality improvement priorities, known as quadrants. The IPA graph is divided into four quadrants based on the results of the importance-performance measurement.

The stages in the Importance Performance Analysis method are:

1. Calculate the average for each attribute that is perceived by customers using the formula:

$$1.) X = \frac{\sum x_i}{n} \qquad 2.) Y = \frac{\sum y_i}{n}$$

Description: X = Average performance score

Y = Average expectation score

n = Number of respondents

2. Calculating user satisfaction levels using the satisfaction index analysis method (Adnan, 2018) using the formula:

$$IKP = PP - EX$$

Explanation:

CSI = Customer Satisfaction Index

PP = Perceived Performance

EX = Expectation

Interpretation of customer satisfaction levels is as follows:

PP > EX means customers are Very Satisfied

PP < EX means customers are Not Satisfied

PP = EX means customers are Satisfied

To interpret the results of the mean calculation, the mean is compared with a reference interval table. This reference table is obtained by calculating the scale range (Rs) using the following formula

$$Rs = \frac{(m-1)}{m}$$

Description: Rs = Scale Range

m = Many Clases

$$Rs = \frac{5-1}{5} = 0,8$$

1. Quadrant or area containing factors considered important by consumers, but these factors do not yet meet consumer expectations. Variables in this quadrant must be improved.
2. Quadrant II (maintain performance) Quadrant or area containing factors that consumers feel are appropriate and have a relatively high level of satisfaction. The variables in this quadrant must be maintained.
3. Quadrant III (low priority) This quadrant contains factors that are not very important. The variables in this quadrant are reconsidered for improvement.
4. Quadrant IV (excessive) This quadrant contains factors that are considered less important and excessive.

4. RESULTS AND DISCUSSION

4.1 Statistik Deskriptif

Customer satisfaction is a feeling of pleasure or disappointment that arises from comparing one's impression of the performance or results of a product with one's expectations. To calculate the level of user satisfaction, the satisfaction index analysis method is used (Adnan, 2018).

Table 4. Summary of Respondents' Answers Regarding Customer Satisfaction Levels at BPR Cempaka Wadah Sejahtera

Num	Indikator Variable	Expectations	Perfomance	Gap	Satisfaction Level	Y	X
Reability							
1	Services are provided on time	440	472	32	very satisfied	4,4	4,72
2	The service provided is consistent with the promise.	438	474	36	very satisfied	4,38	4,74
3	Banking transactions and services are carried out with a high degree of accuracy.	442	468	26	very satisfied	4,42	4,68
Responsiveness							
4	BPR staff are always ready to provide the assistance needed by customers.	442	464	22	very satisfied	4,42	4,64
5	BPR staff respond quickly to customer inquiries or complaints.	458	464	6	very satisfied	4,58	4,64
Assurance							
6	Transactions at BPR are secure	454	482	28	very satisfied	4,54	4,82
7	Every transaction is processed correctly	454	474	20	very satisfied	4,54	4,74
8	The security and confidentiality of customer personal data is always maintained.	462	476	14	very satisfied	4,62	4,76
9	BPR staff are polite in providing services.	456	458	2	very satisfied	4,56	4,58
Empathy							
10	BPR provides friendly service in every communication process.	448	462	14	very satisfied	4,48	4,62
11	BPR does not discriminate in its services to customers	440	466	26	very satisfied	4,4	4,66
12	BPR is always ready to help when needed.	446	458	12	Very satisfied	4,46	4,58
Tangible							
13	BPR has complete facilities for customers	436	452	16	very satisfied	4,36	4,52
14	BPR staff are neatly dressed when serving customers.	456	460	4	very satisfied	4,56	4,6
15	BPR has a parking area and a comfortable waiting room.	450	452	2	Very satisfied	4,5	4,52
Total				260	Very satisfied	67,2	69,8
Average				17,33		2	2
						4,48	4,65

Source: Proccesed Data, 2025

Based on Table 4 it can be seen that all service qualities provided by BPR Cempaka Wadah Sejahtera are considered to have satisfied customer expectations because the average score is in the very satisfied category. This can be seen from the positive gap between the expected value and performance, meaning that the PP value is greater than the EX value for all indicators in the five main dimensions of service.

4.2 Validity Test Results

Validity testing is used to measure the validity of a questionnaire [16]. Validity itself is the degree of accuracy between the data that occurs in the research object and the data reported by the researcher [17]. Validity testing shows the extent to which a measuring instrument is truly in accordance with what is intended. The test results are seen from the calculated r value in this test, which is the correlation between the attribute and its total score. Meanwhile, the r table value is seen in the r table with the equation $df = N - 2 = 0.1966$. The results of the validity test of the data on service quality indicators are as follows:

Table 5. Validity Test Result

Num	Variable	Indikator	r hitung		r table	Description
			Expectation	Perfomance		
1	Reability	R1	0,568	0,694	0,1966	Valid
		R2	0,667	0,685	0,1966	Valid
		R3	0,687	0,571	0,1966	Valid
2	Responsiveness	Re1	0,666	0,699	0,1966	Valid
		Re2	0,666	0,699	0,1966	Valid
3	Assurance	A1	0,812	0,835	0,1966	Valid
		A2	0,669	0,763	0,1966	Valid
		A3	0,725	0,693	0,1966	Valid
		A4	0,568	0,628	0,1966	Valid
4	Empathy	E1	0,783	0,273	0,1966	Valid
		E2	0,744	0,213	0,1966	Valid
		E3	0,749	0,450	0,1966	Valid
5	Tangible	T1	0,634	0,515	0,1966	Valid
		T2	0,574	0,516	0,1966	Valid
		T3	0,582	0,494	0,1966	Valid

Source: Processed Data, 2025

Based on Table 5, it can be seen that the performance data and expectations in the five dimensions of service quality (reliability, responsiveness, assurance, empathy, and tangibles) have calculated r values for each indicator that are greater than the table r values. This indicates that the data used in this study is valid.

4.3 Reliability Test Results

Reliability testing is the result of measurements using the same object that will produce the same data. Data can be said to be reliable if two or more researchers using the same object produce the same data or a group of data when divided into two shows no difference (Sugiyono, 2018). The testing in this study uses the Cronbach's alpha statistical technique. An instrument is considered reliable for measuring variables if the alpha value is greater than 0.60. The results of the reliability test on service quality indicators are as follows:

Table 6. Reliability Test Results

Variable	Cronbach's alpha		Critical Value	Description
	Expectations	Perfomance		
Reability	0,793	0,802	0,6	Reliabel
Responsiveness	0,788	0,822	0,6	Reliabel
Assurance	0,851	0,863	0,6	Reliabel
Empathy	0,874	0,687	0,6	Reliabel
Tangible	0,760	0,693	0,6	Reliabel

Source: Processed Data, 2025

Based on Table 6, the results show that the Cronbach's alpha coefficient for the research questionnaire is >0.6 , which means that each indicator is reliable.

4.4 Importance Performance Analysis (IPA)

The final stage in data processing at the customer satisfaction level is to measure customer satisfaction using the Importance Performance Analysis (IPA) method. IPA is used to determine customer satisfaction levels based on predetermined quadrants, where there are four quadrants, namely quadrants I, II, III, and IV, by looking at the performance level and importance of each service quality attribute statement. The level of importance and performance can be seen in the distribution of questionnaires to customers. Then, the average values of the level of importance and performance are calculated. The results of the average value calculations for customer expectations and performance levels are as follows:

Table 7. Average Customer Satisfaction Rating for BPR Cempaka Wadah Sejahtera

Num	Indikator Variabel	Expectation	Performance
<i>Reability</i>			
1	Services are provided on time	4,40	4,72
2	The service provided is consistent with the promise.	4,38	4,74
3	Banking transactions and services are carried out with a high degree of accuracy.	4,42	4,68
Average		4,4	4,71
<i>Responsiveness</i>			
4	BPR staff are always ready to provide the assistance needed by customers.	4,42	4,64
5	BPR staff respond quickly to customer inquiries or complaints.	4,58	4,64
Average		4,5	4,64
<i>Assurance</i>			
6	Transactions at BPR are secure	4,54	4,82
7	Every transaction is processed correctly	4,54	4,74
8	The security and confidentiality of customer personal data is always maintained.	4,62	4,76
9	BPR staff are polite in providing services.	4,56	4,58
Average		4,57	4,73
<i>Empathy</i>			
10	BPR provides friendly service in every communication process.	4,48	4,62
11	BPR does not discriminate in its services to customers	4,4	4,66
12	BPR is always ready to help when needed.	4,46	4,58
Average		4,45	4,62
<i>Tangible</i>			
13	BPR has complete facilities for customers	4,36	4,52
14	BPR staff are neatly dressed when serving customers.	4,56	4,6
15	BPR has a parking area and a comfortable waiting room.	4,5	4,52
Average		4,47	4,55
Total Score		67,22	69,82
Average Overall		4,48	4,65

Sumber: Processed Data, 2025

Based on Table 6, it can be concluded that, in general, service performance has exceeded customer expectations. This can be seen from the comparison between the average expectation score of 4.48 and the average performance score of 4.65, which shows that customers are in the very satisfied category regarding the services provided. This assessment is based on five dimensions of service quality, namely reliability, responsiveness, assurance, empathy, and tangibles.

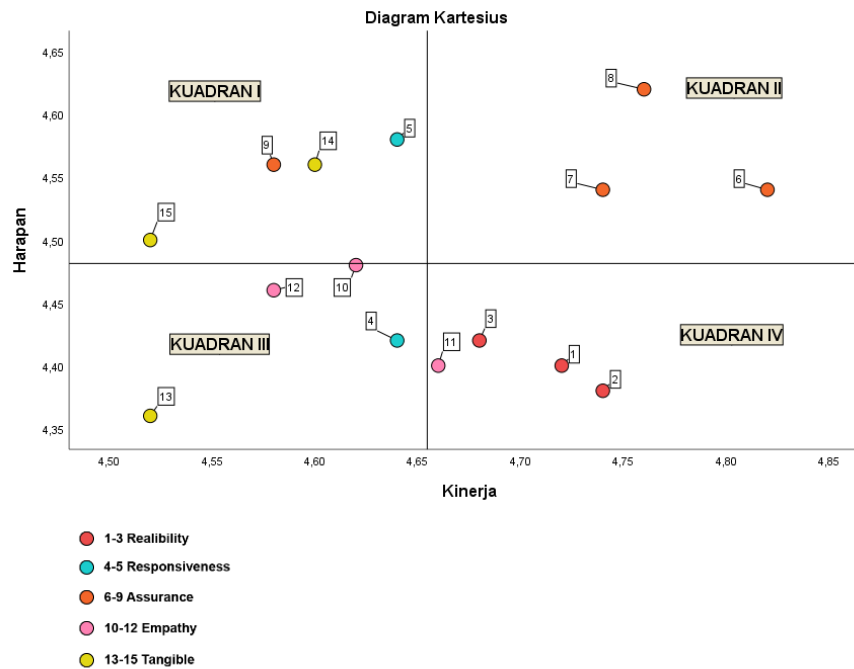


Figure 1. Diagram kartesius

Source: Processed Data, 2025

1. Quadrant I

This quadrant contains factors that are considered important by consumers, but these factors do not yet meet consumer expectations. The variables in this quadrant must be improved. Therefore, BPR Cempaka Wadah Sejahtera needs to improve the performance of these service factors in order to meet customer expectations. There are four attributes in this quadrant that are top priorities for BPR Cempaka Wadah Sejahtera, namely:

- BPR staff respond quickly to customer questions or complaints
- BPR staff are polite when providing services
- BPR staff are neatly dressed when serving customers
- BPR has a comfortable parking area and waiting room

2. Quadrant II

Quadrant II contains factors that consumers feel are already adequate and have a relatively high level of satisfaction. The variables in this quadrant must be maintained. Therefore, BPR Cempaka Wadah Sejahtera needs to maintain these factors in providing services. The attributes included in this quadrant are:

- Transaction processes at BPR are secure
- Every transaction is carried out correctly
- The security and confidentiality of customer personal data are always maintained

3. Quadrant III

This quadrant contains factors that are not very important. The variables in this quadrant are reconsidered for improvement. This is because the attributes in Quadrant III have less impact on customer satisfaction. Therefore, BPR Cempaka Wadah Sejahtera needs to review and reconsider the attributes included in Quadrant III. The attributes included in this quadrant are:

- BPR staff are always ready to provide assistance needed by customers
- BPR is always ready to help when needed
- BPR has complete facilities for customers
- BPR provides friendly service in every communication process

4. Quadrant IV

This quadrant contains factors that are considered less important and excessive. The attributes included in this quadrant have a low level of importance, but their implementation is high. The attributes included in this quadrant are

- a. Services are provided on time
- b. Services are provided consistently as promised
- c. Transactions and banking services are carried out with a high level of accuracy
- d. BPR does not discriminate in its service to customers

Discussion

The results of the Importance Performance Analysis (IPA) show that there are service attributes at BPR Cempaka Wadah Sejahtera that should be the main strategic focus, especially those classified in Quadrant I, namely attributes with high importance but low performance. This is consistent with the findings of Setiaji dan Astuti (2023)[14], who state that attributes in Quadrant I should be the top priority in service improvement because they directly affect customer satisfaction.

Attributes in Quadrant I (Top Priority) mostly reflect the dimensions of responsiveness, assurance, and empathy, which have not yet met customer expectations. For example, staff who are not sufficiently responsive in providing assistance or addressing complaints, limitations in managing physical facilities such as parking and waiting areas, and the lack of an optimal customer service culture within the organization. This situation aligns with the findings of Setiaji and Astuti (2023) [14], who emphasize that the attributes in this quadrant are top priorities because they directly impact customer satisfaction.

The low performance in these attributes is due to a lack of regular training for staff, limitations in the management of physical facilities such as parking and waiting rooms, and a service culture that is not yet optimal. For example, although staff are polite, the intensity of soft skills training is not sufficient to ensure consistency in service. This finding aligns with the research by Wisudawati et al. (2023) [18], which revealed that the aspects of information delivery and the friendly attitude of staff significantly influence the public's perception of the quality of public services.

Meanwhile, attributes in Quadrant II (Maintain Performance) indicate high performance and importance, especially in assurance indicators, such as transaction security and personal data protection. This shows that customers feel secure and trust the bank's services. This condition is in line with the research by Sihotang and Oktarina (2022) [15], which found that customer satisfaction increases significantly when digital services or transaction security can be relied upon by customers.

Even though it is already in the "maintain performance" quadrant, management still needs to conduct regular monitoring to ensure that this quality does not decline. Factors such as improvements in security technology, IT system monitoring, and regular education for employees regarding personal data protection are important. In addition, external conditions such as potential cyber attacks or data input errors must be anticipated with good risk mitigation procedures.

Attributes in Quadrant III (Low Priority), such as readiness to assist customers or facility completeness, are at a low level of importance and performance. Although they are not currently a top priority, according to Attamimi and Maryani (2019) [19], companies still need to conduct periodic evaluations so that these aspects do not become weaknesses in the future.

Low performance in this quadrant may be due to limited human resources, which makes it difficult for staff to always be alert, as well as a lack of investment in non-essential facilities. Friendly service may not always be consistently demonstrated due to heavy workloads or a lack of recognition for high-performing employees. Therefore, although it is not yet urgent, the company is advised to develop a long-term plan to improve this attribute to prevent it from becoming a weakness in service quality in the future.

Quadrant IV (Excessive) contains attributes such as timeliness and consistency of service, which have high performance but are considered less important by customers. This can be an indication of potential waste of resources if not evaluated strategically. This finding is reinforced by

Siyamto (2017) [3], who suggests reallocating resources from attributes with high performance but low importance to attributes with real improvement needs.

This high performance is typically caused by established operational routines and automated systems. For example, digital banking systems and strict standard procedures ensure timeliness and accuracy. However, customers prioritize humanistic aspects such as staff comfort and empathy. Therefore, while performance is maintained, attention and budget allocation should be refocused on attributes that have a greater impact on customer satisfaction.

Thus, these results emphasize that the key to improving service quality lies in focusing on attributes that are most valuable to customers but have not yet been optimally implemented. The IPA method has proven capable of systematically and objectively identifying priorities for service improvement, making it a strategic tool for management in determining future service policy directions.

CONCLUSION

Based on the results of the research and discussion described in the previous chapter, the following conclusions can be drawn:

1. The results of the Importance Performance Analysis (IPA) of service quality at BPR Cempaka Wadah Sejahtera show that, in general, the services provided have met and even exceeded customer expectations. This is reflected in the average performance score being higher than the average expectation score, indicating that customer satisfaction levels are in the “very satisfied” category.
2. There are several important service attributes with low performance, particularly in the areas of responsiveness, assurance, and empathy, which should be prioritized for immediate improvement to enhance customer satisfaction.
3. Attributes with high performance and importance, particularly in terms of assurance, have met customer expectations and must be consistently maintained as a service advantage.
4. Some aspects of service that are currently not considered important by customers but have low performance still need to be evaluated periodically as they may become strategic opportunities in the future.
5. There are several attributes with high performance (Quadrant IV) but are considered less important by customers, such as timeliness, consistency of service, transaction accuracy, and non-discriminatory treatment.

ACKNOWLEDGEMENTS

Author thanks all individuals and institutions who have contributed to the completion of this research, either directly or indirectly. Special thanks are extended to the research supervisors for their invaluable guidance, constructive feedback, and encouragement throughout the process. In most cases, sponsor and financial support acknowledgments are directed to institutions or funding bodies that have provided essential resources for the study. Therefore, the author sincerely acknowledges and appreciates the support from [nama sponsor/lembaga] for their assistance in funding and facilitating this research.).

REFERENCES

- [1] L. Sulistyowati, “Analisis Tingkat Kepuasan Nasabah Atas Kualitas Layanan M-Banking Dan Dampaknya Terhadap Minat Memiliki Produk Lain Di PT Bank Riau Kepri Cabang Utama Pekanbaru),” *Procuration*, vol. 5, no. 2, hal. 116–127, 2017.
- [2] T. N. Amirah, M. Iqbal Fasa, dan Suharto, “Pengaruh Strategi Pemasaran (Word Of Mouth) Terhadap Keputusan Nasabah Memilih Produk Di Bank Syariah,” *J. Perbank. Syariah*, vol. 4, no. 1, hal. 42, 2023.
- [3] Y. Siyamto, “Kualitas Pelayanan Bank Dengan Menggunakan Metode Importance Performance Analysis (Ipa) Dan Customer Satisfaction Index (Csi) Terhadap Kepuasan Nasabah,” *J. Ilm. Ekon. Islam*, vol. 3, no. 01, hal. 63, 2017, doi:

- 10.29040/jiei.v3i01.100.
- [4] S. Mahmudah, S. Kristanti, H. Gustiani, R. Septianingrum, dan M. Aryasheila Amanda Putri, "Analisis Service Quality Terhadap Kepuasan Konsumen Menggunakan Metode Customer Satisfaction Index (CSI) Dan Importance-Performance Analysis (IPA) Pada Aplikasi Mobile Banking Bank Syariah Indonesia (BSI)," *Academica*, vol. 6, no. 2, hal. 242–262, 2022.
 - [5] S. Indrajaya, *Manajemen Pemasaran*. Bandung: Kaizen Media Publishing, 2024.
 - [6] N. A. Safitri, *Manajemen Pemasaran*. Yogyakarta: K-Media, 2023.
 - [7] P. Kotler dan L. K. Keller, *Marketing Management*. Jakarta: Penerbit Airlangga, 2009.
 - [8] M. Indrasari, *Pemasaran dan Kepuasan Pelanggan*. Surabaya: Unitomo Press, 2019.
 - [9] N. I. Febriana, "Analisis Kualitas Pelayanan Bank terhadap Kepuasan Nasabah pada Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung," *an-Nisbah*, vol. 03, no. 01, hal. 145–168, 2016.
 - [10] R. Fauziah, C. Husadha, E. Rossa, D. Pangaribuan, dan T. Yuniati, "Pengaruh Inklusi Keuangan, Literasi Keuangan, Dan Pengelolaan Keuangan Terhadap Kinerja Ukm Yang Terdaftar Di Dinas Koperasi Dan Ukm Kota Bekasi," *SENTRI J. Ris. Ilm.*, vol. 3, no. 3, hal. 1586–1609, 2024, doi: 10.55681/sentri.v3i3.2435.
 - [11] tjiptono dan Diana, "Muamalat Indonesia Kantor Cabang Pembantu Tulungagung," *an-Nisbah*, vol. 03, no. 01, hal. 145–168, 2016.
 - [12] Z. Attamimi dan A. Maryani, "PENGUKURAN KEPUASAN NASABAH MELALUI KUALITAS PELAYANAN PT . BNI SYARIAH KC . CIPUTAT DENGAN METODE IMPORTANCE PERFORMANCE ANALYSIS (IPA) & METODE COSTUMER STATISFACTION INDEX (CSI) Zakiah Attamimi Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Ja," *Finansia*, vol. 02, no. 02, hal. 201–214, 2019.
 - [13] R. Lupiyoadi, "Materi Pokok Pemasaran Jasa," *Tangeran Selatan Penerbit Univ. Terbuka*, 2014.
 - [14] A. Setiaji dan Y. Astuti, "Analisis Kualitas Layanan terhadap Kepuasan dengan Metode Importance Performance Analysis (Studi Kasus BSI KCP Sutoyo Kota Tegal)," *J. Masharif al-Syariah J. Ekon. dan Perbank. Syariah*, vol. 8, no. 3, hal. 430–444, 2023.
 - [15] F. P. Sihotang dan R. Oktarina, "Penggunaan Metode Importance Performance Analysis (IPA) dan Customer Satisfaction Index (CSI) dalam Menganalisis Pengaruh Sistem E-Service Terhadap Tingkat Kepuasan Pelanggan," *J. Teknol. Sist. Inf.*, vol. 3, no. 1, hal. 1–12, 2022, doi: 10.35957/jtsi.v3i1.2439.
 - [16] I. Ghazali, *Aplikasi Analisis multivariete dengan program IBM SPSS 25 (Edisi 9)*, vol. 96. Semarang, 2018.
 - [17] Sugiyono, *Metode Penelitian Bisnis Pendekatan Kuantitatif Kualitatif dan R&D*. Alfabeta, 2019.
 - [18] N. Wisudawati, M. G. Irfani, M. Hastarina, dan B. Santoso, "Penggunaan Metode Importance-Performance Analysis (IPA) Untuk Menganalisis Kepuasan Masyarakat Terhadap Pelayanan Administrasi Kependudukan Kecamatan Lengkiti," *Integr. J. Ilm. Tek. Ind.*, vol. 8, no. 1, hal. 32–39, 2023.
 - [19] Z. Attamimi dan A. Maryani, "Pengukuran Kepuasan Nasabah melalui Kualitas Pelayanan PT . BNI Syariah KC . Ciputat dengan Metode Importance Perfomance Analysis (IPA) & Metode Costumer Statisfaction Index (CSI)," vol. 02, hal. 201–214, 2019.