BPRS Performance Evaluation Using Importance-Performance Analysis (IPA)

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Abstract

BPRS (Bank Pembiayaan Rakyat Syariah) is a bank that conducts its business activities based on Sharia procedures. However, its assets and financing are still relatively small compared to commercial banks. One of the reasons for this is that BPRS is limited in providing services for payment transactions. Therefore, it is important to evaluate the performance and customer satisfaction levels of BPRS. This study aims to measure the efficiency of BPRS performance using the Importance Performance Analysis (IPA) method. The research was conducted at PT. BPRS Bhakti Sumekar, a BPRS owned by the Regency Government of Sumenep. The results of this measurement can be used to evaluate the performance of BPRS Bhakti Sumekar in facing challenges and opportunities as well as for policy making considering its huge impact on the community. The results showed an average Conformity Level (TKi) of 99.57%, indicating that the performance of each attribute has met customer expectations but still requires improvement. The Customer Satisfaction Index (CSI) value resulting from this study was 75.45%, indicating that customer satisfaction with BPRS Bhakti Sumekar as a whole can be considered as satisfied. This customer satisfaction is based on the CSI interpretation table, which shows that the value obtained in this study falls in the range of 66% - 80.99%. This suggests that the performance of BPRS Bhakti Sumekar has almost reached customer expectations, leading to a high level of customer satisfaction.

Keywords*: BPRS; Performance Evaluation; Importance-Performance Analysis (IPA).*

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1. Introduction

The Islamic banking industry in Indonesia has experienced significant growth in recent years due to the large Muslim population in the country. With over 230 million Indonesians, comprising 88% of the total population being classified as Muslims, it is clear that there is a significant demand for sharia-compliant financial services. In line with this, the Indonesian government has established legal frameworks for the operation of Islamic banks, including Bank Umum Syariah (BUS) and Bank Pembiayaan Rakyat Syariah (BPRS) as per article 18 of Law no. 21 of 2008 concerning Islamic

Banking. These institutions play a vital role in catering to the financial needs of the Muslim population and promoting the growth of the Islamic banking industry in Indonesia. (Nurwahid, 2021)

BPRS is a sharia-compliant bank that operates based on Islamic principles and does not provide services in payment traffic, as per the regulations of the OJK (OJK, 2021). It is a business entity equivalent to a Bank Perkreditan Rakyat (BPR) and is structured as a limited liability company, regional company, or cooperative (Naufal & Firdaus, 2018). Due to its small-scale operations, BPRS serves the needs of MSMEs operating in regencies and municipalities with limited coverage. It can be established with a minimum capital of Rp. 500 million. Despite its limitations, BPRS can become a reputable financial institution by implementing Good Corporate Governance (GCG) principles (Husaini, 2020).

Rural banks have played a significant role in the development of the Indonesian economy. As sharia-compliant rural banks, BPRS also have a large role to play in the economy. The growth of rural banks, including BPRS, is evident in the distribution of financing, funding sources, and assets (Hosen & Muhari, 2013). These institutions have a vital function in supporting the economic development of rural areas and providing financial services to underserved communities.

In the last four years, the development of BPRS has been on the rise, indicating its positive impact on Indonesia's economic growth and progress, particularly in small-scale economies. This is evident through the growth in assets, Third Party Funds (DPK), and the distribution and amount of financing. As one of the Islamic financial institutions that has seen an increase, BPRS presents opportunities and potential for further development. It serves as an alternative to conventional financial institutions, particularly for small-scale businesses, by providing financing for micro, small and medium enterprises (MSMEs). According to sharia banking statistics (SPS) data as of December 2021, BPRS financing disbursements to MSMEs reached IDR 6.273 trillion and this number continues to grow each year (OJK, 2022).

BPRS, as an intermediation institution, aims to improve the economic welfare of Muslims, particularly those in weak economic groups. Micro, small and medium enterprises (MSMEs) are considered to be the smallest layers of the economy and are a business priority for BPRS. MSMEs are acknowledged as an important contributor to employment and provide wide-ranging economic services to the community and can play a role in reducing inequality and increasing income, promoting economic growth, and contributing to national stability. They are also considered to be one of the main pillars of the economy, as per Law Number 20 of 2008 concerning MSMEs. Therefore, improving the performance of BPRS is critical in order to maximize its role as a source of funds for MSMEs, which have a significant share in the nation's economy (Undang-Undang Republik Indonesia Nomor 20 Tahun 2008, 2008).

Overall, it can be observed that the performance of rural banks, including BPRS, in disbursing financing to MSMEs is still relatively low when compared to the total financing distribution of Bank Indonesia. The BPRS industry continues to face a variety of challenges in the future, both from external conditions and short-term challenges brought on by the Covid-19 pandemic and its aftermath. Additionally, there are several structural challenges that BPRS must still address, such as business scale, competitiveness, and the rapid development of the digital economy and finance, which also results in changes in people's economic behavior (Jeklin, 2016).

To overcome these challenges, it is essential to achieve healthy, strong, and reliable performance from BPRS. One of the ways to achieve this is by increasing the efficiency of BPRS. Efficiency is a key performance parameter in the banking industry and is widely used as a measure of bank performance. By improving efficiency, BPRS can better position itself to capitalize on opportunities and address the challenges it faces. The use of efficiency metrics in evaluating performance can help BPRS managers to identify areas where the bank can improve its performance and make decisions to increase efficiency.

The supervision and measurement of performance efficiency in BPRS must be conducted with the aim of preserving and analyzing the development of the role and function of BPRS as an institution that provides financing services to micro, small and medium enterprises. An increase in operational efficiency will lead to increased profits and competitiveness. This is particularly important for BPRS as it competes with other microfinance institutions. Improving performance efficiency at BPRS is also a way to attract customers by providing quality and accessible services to the community. Understanding the importance of efficiency can assist regulators in creating effective regulations in the banking industry. Additionally, it can lead to a better allocation of resources and create a more stable financial system.

BPRS Bhakti Sumekar is the largest BPRS in Sumenep. In December 2021 the total assets of BPRS Bhakti Sumekar amounted to Rp. 1.113 trillion, net profit of Rp. 11.5 billion, third party funds of Rp. 770.25 billion, financing of Rp. 685.52 billion, and NPF of 3.82% (BPRS Bhakti Sumekar, 2021). Therefore, research is needed to analyze the performance and customer expectations of BPRS. The research was conducted to measure the level of performance and the gap between performance and customer expectations. This is done to improve the performance of BPRS Bhakti Sumekar in the future and to serve as a model for other BPRS to improve performance and to increase customer satisfaction of BPRS. In addition, it is hoped that this research can provide input to the government to advance BPRS through various policies that support the development of BPRS in the future.

2. Literature Review

BPRS Performance
Performance is a display of the condition of the company/organization as a whole in a certain period. Performance is the result/achievement that is influenced by the operational activities of the company/organization in utilizing the resources (Rivai & Sagala, 2011). Performance can be interpreted as the achievement of programs/policies to achieve the organization's vision, mission, goals and objectives (Bastian, 2006). Assessment of banking performance can be done by looking at several factors such as capital factors, management factors, productive asset quality factors, liquidity factors, and profitability factors (PBI No.9/17PBI/2007, 2007).

The performance of BPRS is considered quite good in terms of fund collection and distribution. Evidenced by the rapid growth of BPRS in several indicators such as the number of BPRS, office network, financing provided, third party funds (DPK), and level of profitability. The growth of these indicators shows that BPRS has a high level of expansion in its business activities and has high demand from the public for BPRS products and services (Husaini, 2020). one of the methods that can be used to measure the level of BPRS performance is the imporant performance analysis (IPA) method.

Important Performance Analysis (IPA)
According to Martilla and John C. James Importance Performance Analysis is a technique for identifying the attributes of a product or service that are most needed from the existence of a development or candidate for possible cost-saving conditions without significant loss to overall quality. There are three analyzes used in IPA, namely conformity level analysis, gap level analysis (GAP), and Cartesian quadrant analysis (Muchsam et al., 2011).

Level of conformity that will determine the order of priority for the services provided by the BPRS, starting from those that are highly compatible with those that are not. Gap Analysis is a measurement method to determine the gap between performance and customer expectations on an attribute. The Cartesian diagram is a shape divided into four parts bounded by two lines that intersect perpendicularly at the point (X, Y) where X is the average level of implementation or customer

satisfaction for all factors or attributes and Y is the average of the average score the average level of importance or expectation of all factors affecting customer satisfaction (Supranto, 1997).

Previous Research

Research on performance analysis using the IPA method has been conducted in the past, such as Yudi Siyamto's study titled "Bank Service Quality Using the Importance Performance Analysis (IPA) Method and Customer Satisfaction Index (CSI) on Customer Satisfaction". The results of the study showed that the attributes that need to be considered and prioritized for improvement are in Quadrant I, specifically, "Peace of mind" (i.e. the bank has trustworthy employees) and "Ease of providing services as promised" (i.e. when customers have problems, the bank helps to solve them) (Siyamto, 2017). Another research, "Analysis of Service Quality Using the Importance Performance Analysis (IPA) Method at Bank Mandiri Sudirman Branch Office Sukabumi City 2021" by Dimas et al, showed that the average level of customer expectations at the bank is 3.35 and the average level of customer reality is 4.45, indicating that the bank's performance has exceeded customer expectations (Huwae & Yusiana, 2021).

Research by Ay Maryani titled "Measuring Customer Satisfaction through the Quality of Service of PT. BNI Syariah KC. Ciputat with Importance Performance Analysis (IPA) Method & Customer Satisfaction Index (CSI) Method" found that customers are satisfied with the services of Bank BNI Syariah KCP. Ciputat with a CSI rate of 79.34%. According to the Importance Performance Analysis (IPA), 5 attributes were categorized as "improvement priority", 13 attributes were categorized as "maintain performance", 3 attributes were categorized as "redundant" and 9 attributes were as "low priority". The average value of the suitability / difference of all service attributes of Bank BNI Syariah KCP. Ciputat is minus 0.14 (Attamimi & Maryani, 2019).

A study by Lintang et al titled "Analysis of Service Quality of Bank Syariah Indonesia Using Importance Performance Analysis" found that there are several attributes that must be improved in this study in general related to access provided by Bank Syariah Indonesia services, including an adequate number of tellers and customer service, the use of modern technology or equipment, and fast queues. Additionally, the study found that Bank Syariah Indonesia needs to maintain the quality of security during transactions, low administrative fees, clear transaction service instructions, availability of supporting equipment, the ability of employees to provide explanations and the absence of errors in service delivery (Agia & Nurjannah, 2022).

Radiz Ilman et al research on BPRS in Mojokerto City regarding analysis of customer satisfaction on service quality shows that customers are still dissatisfied with BPRS services. There are 2 (two) attributes that are prioritized for improvement, namely regarding the understanding of BPRS employees regarding requests for transaction processing and responses to suggestions from customers. Thus, it is necessary to improve the quality of service to customers and conduct training for BPRS employees in Mojokerto (Ilman et al., 2020).

Andriya's research on the analysis of customer satisfaction on service quality at BPR BDE Pakem Sleman using the IPA method shows that customers are very satisfied with a satisfaction level of 101.66%. However, there are several attributes that are a priority for improvement, namely service professionalism, accuracy and thoroughness in providing services, prompt service action when customers need it, convenience for customers to contact, and convenience for reaching locations (Risdwiyanto, 2014).

Based on the research reviewed above, it is clear that the IPA method is an effective tool for measuring bank performance and understanding customer expectations. The studies suggest that the IPA method can be used to evaluate the service quality of banks, identify areas for improvement, and make informed decisions about policies and strategies. Therefore, this study aims to measure the efficiency of BPRS performance using the Importance Performance Analysis (IPA) method. The

research will be conducted at PT. BPRS Bhakti Sumekar, a BPRS owned by the Regency Government of Sumenep. The aim of this research is to use the measurement to evaluate the performance of BPRS Bhakti Sumekar in addressing challenges and opportunities, as well as to guide policy-making for BPRS, considering its significant impact on the community.

3. Methodology

This research was conducted at PT. BPRS Bhakti Sumekar (Perseroda), located in Sumenep Regency. BPRS Bhakti Sumekar is a regional enterprise owned by the Regency Government of Sumenep and is the largest BPRS in Sumenep Regency. The bank operates 31 offices, including one main office and thirty branch offices.

This research was conducted using a quantitative approach. The data used in this study consist of both primary and secondary data. Primary data was collected through questionnaires distributed to upper-level management of BPRS, BPRS employees and customers. Secondary data was obtained from various information system websites such as the OJK and the website of PT BPRS Bhakti Sumekar.

The research method used in this study is the Importance Performance Analysis (IPA) method. This method aims to measure the relationship between consumer perception and the priority of improving the quality of products/services, also known as quadrant analysis. It maps the relationship between the importance and performance of each attribute offered and the gap between performance and customer expectations. The indicators of service quality used in this research at BPRS include (a) reliability, (b) responsiveness, (c) confidence, (d) empathy, and (e) tangibility (Kotler & Keller, 2012; Srisusilawati, 2020). The sampling technique used in this study is non-probability sampling, specifically, convenience sampling. The respondents in this study were customers of PT. BPRS Bhakti Sumekar (Perseroda).

4. Results And Discussion

Validity and Reliability Test
Before conducting the analysis using the Importance Performance Analysis (IPA) method, it is important to test the validity and reliability of the research instrument. The validity test is used to determine whether the instrument measures what it is supposed to measure and the reliability test is used to measure the consistency of the instrument. Based on the results of the validity and reliability test, it was found that all the items in the research instrument were declared valid and reliable, which means that the research instrument can be used for further analysis. This is an important step in ensuring the quality and accuracy of the data collected and the subsequent analysis.

The results of the validity test, conducted using the Spearman's rank method (because the data used is ordinal data), the performance data shows that the average correlation value is 0.86. Thus it can be concluded that all research instruments for performance data are valid. This is indicated by the sig. for all research instruments of 0.000 less than 0.05 (95% confidence level).

Table 1. Performance Data Reliability Test

Cronbach's Alpha	N of Items
.987	30

The results of the reliability test, using the Cronbach's Alpha method, indicate a high level of consistency among the 30 question items in the research instrument, with a coefficient of 0.987 or 98.7%. This value exceeds the commonly accepted threshold of 0.6 or 60%, indicating that the data collected using this instrument is highly reliable.

The results of the validity test, conducted using the Spearman's rank method (because the data used is ordinal data), the expectation data shows that the average correlation value is 0.65. Thus, it can be concluded that all research instruments for expectation data are valid. This is indicated by the sig. for all research instruments of 0.000 less than 0.05 (95% confidence level).

Table 2. Reliability Test of Expected Data

Cronbach's Alpha	N of Items
.963	30

The results of the reliability test using the Cronbach's Alpha method indicate a high level of consistency among the 30 question items in the research instrument, with a coefficient of 0.963 or 96.3%. This value exceeds the commonly accepted threshold of 0.6 or 60%, indicating that the data collected using this instrument is highly reliable.

Customer Satisfaction Analysis of BPRS Bhakti Sumekar

The Importance Performance Analysis method is used to see the extent of customer satisfaction with the services provided by the bank. The analysis method used is quadrant analysis. Quadrant analysis is a construct divided into four parts bounded by two lines that intersect perpendicularly. To apply quadrant analysis, namely by calculating the average performance score and importance. Based on the calculations, it can be seen in the table below:

The Importance Performance Analysis (IPA) method is a tool for measuring customer satisfaction with the services provided by the bank. The quadrant analysis is used to identify which attributes are considered important by customers and which attributes need improvement. The quadrant is divided into four sections, each representing a different level of importance and performance. The calculations are shown at the table below:

Table 3. The result of the calculation of the average level of importance and performance of the Bank

Variabel		Pernyataan	Tingkat Kesuaian Tki (%)	Rata-rata Tingkat kepuasan Xi	Rata-rata Tingkat Kepentingan Yi
		Hasil Perhitungan Rata-rata tingkat kepentingan dan kinerja Bank			
Tangible	T1	Desain kantor yang menarik	98,05%	3,69	3,76
	T2	Beragam Produk	97,27%	3,66	3,76
	T3	Alat Promosi Menarik	99,23%	3,78	3,81
	T4	Kenyamanan dan Kebersihan	99,13%	3,71	3,74
Reliability	R1	Edukasi terhadap nasabah	99,22%	3,74	3,76
	R2	Bertanggung Jawab	99,23%	3,79	3,82
	R3	Penyampaian produk yang jelas	100,78%	3,81	3,78
	R4	Layanan Optimal	97,31%	3,72	3,82
	R5	Transaksi yang mudah	100,00%	3,76	3,76
	R6	Cepat dan Tepat dalam memproses pengajuan pembiayaan	97,52%	3,71	3,8
	R7	Patuh pada ketentuan syariah	100,62%	3,82	3,8
	R8	brand image yang baik	99,46%	3,78	3,8
Responsiveness	V1	layanan yang tepat waktu	101,12%	3,76	3,72
	V2	penyampaian yang mudah difahami	97,91%	3,72	3,8
	V3	cepat dan tanggap dalam mengatasi keluhan	99,99%	3,68	3,68
	V4	melayani nasabah sesuai dengan urutan antri	98,32%	3,71	3,77
Assurance	A1	kepercayaan pada nasabah	100,78%	3,81	3,78
	A2	membangun relasi yang baik	100,00%	3,87	3,87
	A3	berpengalaman dan memiliki pengetahuan yang luas	99,23%	3,79	3,82
	A4	ramah terhadap nasabah	100,00%	3,85	3,85
	A5	berbicara sopan pada nasabah	98,44%	3,71	3,76
	A6	memiliki produk yang aman bagi nasabah	98,82%	3,71	3,75
	A7	menjaga privasi nasabah	99,23%	3,79	3,82
	A8	menggunakan busana sopan dan islami	98,81%	3,68	3,72
	A9	menepati janji	99,22%	3,75	3,78
	A10	memberikan solusi dan saran yang tepat bagi nasabah	100,00%	3,74	3,74
Empathy	E1	Tidak memandang status sosial nasabah	103,59%	3,82	3,69
	E2	mendahulukan kenyamanan nasabah	100,39%	3,75	3,74
	E3	lokasi kantor mudah dijangkau	100,00%	3,75	3,75
	E4	mendengarkan keluhan dan saran dari nasabah	103,56%	3,85	3,72
Rata - Rata			**99,57%**	**3,76**	**3,77**

Conformity Level

The Conformity Level (TKi) is a measure of how well a company is meeting the needs and expectations of its customers. It is calculated by comparing the performance score (how well the company is currently performing) to the importance score (how important the customer feels the service is). A higher conformity level indicates that the company is meeting customer needs and expectations well. Based on the calculation of the Conformity Level (TKi) in the table above, an average conformity level value of 99.57% was obtained by having a range of values in the range between 97.27% to 103.59%. Additionally, the attribute with a value of 103.59% suggests that the company is providing services without discrimination based on the customer's social status.

The relationship between the level of importance and the level of performance being very good and appropriate suggests that the company is effectively meeting customer needs and expectations. Indiwinangsih and Sudaryanto's research (Lodhita et al., n.d.) supports this finding, as a percentage of 80-100% indicates that the performance of each attribute is meeting consumer expectations but could still be improved further. The average performance level of 3.76 and the average importance of 3.77 are used to create a cartesian diagram, known as the Importance Performance Analysis (IPA) which divides the results into four quadrants: quadrant I is considered a top priority, quadrant II is considered to be maintaining achievement, quadrant III is considered a low priority, and quadrant IV is considered overkill.

Elaboration of attributes based on Importance Performance Analysis diagram

A cartesian diagram is divided into four quadrants which are determined by the intersection of two lines that are perpendicular to each other. The x-axis represents the average performance score of all factors, and the y-axis represents the average importance score of all factors that affect customer satisfaction (Lodhita et al., n.d.).

A cartesian diagram is a construct divided into four parts bounded by two lines that intersect perpendicularly to the points (x, y), where x is the average of the execution rate scores of all factors and y is the average of the average importance scores of all factors affecting customer satisfaction (Lodhita et al., n.d.). A visual representation of the Importance Performance Analysis quadrant, including its four divisions and their respective characteristics, can be found in the figure below:
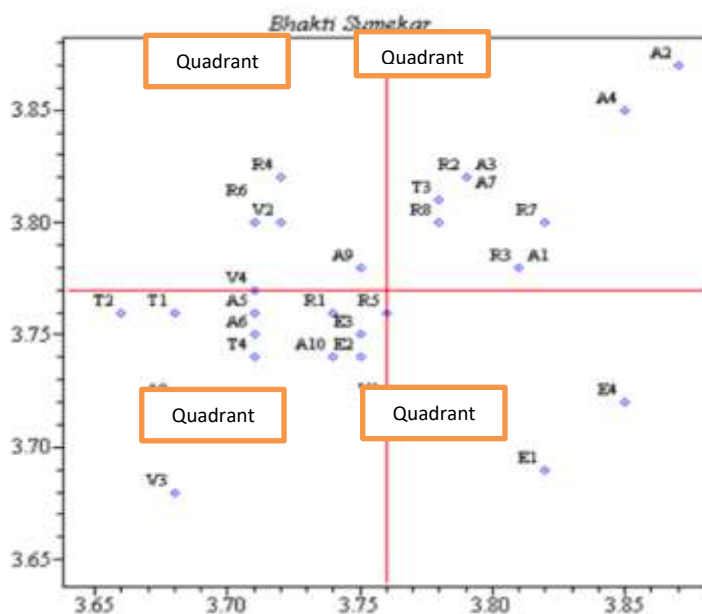

Figure 1. Performance plot of BPRS Bhakti Sumekar

Information:
The Importance Performance Analysis quadrant provides a clear understanding of the various states of service attributes. By plotting the level of importance and level of performance on a cartesian diagram, BPRS can quickly identify areas for improvement and prioritize actions accordingly. The quadrant is divided into four distinct areas, each with its own specific interpretation. This mapping allows BPRS to efficiently target and improve upon attributes that are highly valued by customers, thus ensuring customer satisfaction and loyalty in the long run. The significance of each quadrant is described as follows:

Quadrant I (Top Priority)
Quadrant I represents factors that are considered important by customers, but their performance has not met customer satisfaction. These attributes are the highest priority for improvement. In this case, there are 5 attributes in quadrant I, including services provided by BPRS not being optimal, the speed and accuracy of the financing process being inadequate, the difficulty in understanding the information being delivered to customers, the lack of accuracy in the promises made to customers, and poor management of services according to queues.

Quadrant II (Maintain Achievements)
Quadrant II represents the attributes that are considered important by customers and are being met to their expectations. These attributes are considered important and play a supporting role in customer satisfaction, thus the company is obliged to maintain these performance achievements. From the picture above shows that there are 9 attributes that belong to quadrant II, including trust in customers, building good relationships, experienced officers, extensive knowledge and friendliness of employees, maintaining customer privacy, being responsible, delivering clear products, compliance with Sharia regulations, and having a good brand image.

Quadrant III (Low Priority)
Quadrant III represents factors that are considered to have a low level of perception or actual performance and are not very important or not too expected by customers. Therefore, companies do not need to prioritize or pay more attention to these factors. The picture above shows that there are 13 attributes that belong to quadrant III, such as attractive office design, product diversity, comfort and cleanliness, polite speaking, safe products, education to customers, easy transactions, prioritizing customer comfort, easily accessible locations, providing the right solutions and advice for customers, timely service, the use of polite and Islamic Muslim dress-code, and being fast and responsive in overcoming customer complaints.

Quadrant IV (Redundant)
Quadrant IV represents factors that are considered less important and not too expected by customers. Therefore, the company is better off allocating resources related to those factors to other factors that have a higher priority level. The picture above shows that there are 2 attributes that belong to quadrant IV, such as listening to complaints and suggestions from customers and not looking at the customer's social status.

Calculation based on Customer Satisfaction Index (CSI)
        The Customer Satisfaction Index (CSI) is a measure used to determine the level of overall customer satisfaction by evaluating the importance of different attributes of a product or service. The results of this calculation can be presented in a table shown below.:

Table 4. Calculation results of CSI BPRS Bhakti Sumekar

Hasil Perhitungan CSI (Customer Satisfaction Indeks)					
Variabel		**Pernyataan**	**Rata-rata** Tingkat kepuasan Xi	**Rata-rata** Tingkat Kepentingan Yi	**Score (S)**
Tangible	T1	Desain kantor yang menarik	3,69	3,76	13,87
	T2	Beragam Produk	3,66	3,76	13,76
	T3	Alat Promosi Menarik	3,78	3,81	14,40
	T4	Kenyamanan dan Kebersihan	3,71	3,74	13,88
Reliability	R1	Edukasi terhadap nasabah	3,74	3,76	14,06
	R2	Bertanggung Jawab	3,79	3,82	14,48
	R3	Penyampaian produk yang jelas	3,81	3,78	14,40
	R4	Layanan Optimal	3,72	3,82	14,21
	R5	Transaksi yang mudah	3,76	3,76	14,14
	R6	Cepat dan Tepat dalam memproses pengajuan pembiayaan	3,71	3,8	14,10
	R7	Patuh pada ketentuan syariah	3,82	3,8	14,52
	R8	brand image yang baik	3,78	3,8	14,36
Responsiveness	V1	layanan yang tepat waktu	3,76	3,72	13,99
	V2	penyampaian yang mudah difahami	3,72	3,8	14,14
	V3	cepat dan tanggap dalam mengatasi keluhan	3,68	3,68	13,54
	V4	melayani nasabah sesuai dengan urutan antri	3,71	3,77	13,99
Assurance	A1	kepercayaan pada nasabah	3,81	3,78	14,40
	A2	membangun relasi yang baik	3,87	3,87	14,98
	A3	berpengalaman dan memiliki pengetahuan yang luas	3,79	3,82	14,48
	A4	ramah terhadap nasabah	3,85	3,85	14,82
	A5	berbicara sopan pada nasabah	3,71	3,76	13,95
	A6	memiliki produk yang aman bagi nasabah	3,71	3,75	13,91
	A7	menjaga privasi nasabah	3,79	3,82	14,48
	A8	menggunakan busana sopan dan islami	3,68	3,72	13,69
	A9	menepati janji	3,75	3,78	14,18
	A10	memberikan solusi dan saran yang tepat bagi nasabah	3,74	3,74	13,99
Empathy	E1	Tidak memandang status sosial nasabah	3,82	3,69	14,10
	E2	mendahulukan kenyamanan nasabah	3,75	3,74	14,03
	E3	lokasi kantor mudah dijangkau	3,75	3,75	14,06
	E4	mendengarkan keluhan dan saran dari nasabah	3,85	3,72	14,32
JUMLAH			**112,71**		**425,21**
Hasil Perhitungan CSI (Customer Satisfaction Indeks)			**75,45%**		

After conducting research and calculating the Customer Satisfaction Index (CSI), it was found that the overall customer satisfaction level for BPRS Bhakti Sumekar is 75.45%. This value falls within the range of 66% - 80.99% (Siyamto, 2017) as per the CSI interpretation table, indicating that customers are generally satisfied with the services provided by BPRS Bhakti Sumekar. When the performance is in line with expectations, customers will feel satisfied, and when the performance exceeds expectations, customers will feel very satisfied. These expectations are shaped by past experiences, feedback from family and friends, and information provided by the company and its competitors.

Based on the study's results, it can be concluded that the attributes that need the most attention and improvement are those in quadrant I such as providing more optimal services to customers, increasing the speed and accuracy of the financing application process, improving the delivery of information to be more easily understood by customers, keeping promises made, and providing customer service in accordance with the order of arrival. Additionally, the conformity level of service quality to customer satisfaction was calculated to be 99.57%, which falls in the range of 80-100%. This suggests that overall, customers are satisfied with the service performance of BPRS Bhakti Sumekar. This is further supported by the Customer Satisfaction Index (CSI) calculation, which resulted in a value of 75.45%, indicating that customers are satisfied with the services provided by BPRS Bhakti Sumekar.

5. Conclusion

The Importance Performance Analysis (IPA) method is used to assess the extent of customer satisfaction with the services provided by the bank. This method utilizes quadrant analysis, which is a graphical representation divided into four quadrants determined by the intersection of two lines that are perpendicular to each other. To apply quadrant analysis, the average performance score and importance score are calculated. The calculation of the Conformity Rate (TKi) resulted in an average conformity level value of 99.57%, indicating that the performance of each attribute has met customer expectations but there is still room for improvement.

The average performance level and the average importance level have been calculated to be 3.76 and 3.77 respectively. These averages will be used to create a cartesian diagram, also known as the Importance Performance Analysis (IPA), which is divided into four quadrants. Quadrant I includes 5 attributes that need the most improvement, quadrant II includes 9 attributes that are performing well and should be maintained, quadrant III includes 13 attributes that are performing well and are considered less important and quadrant IV includes 2 attributes which are less important and already performing well and should not be prioritized for improvement. These two attributes are listening to complaints and suggestions from customers, and not looking at the social status of customers.

Upon conducting research and calculating the Customer Satisfaction Index (CSI), it has been determined that the overall customer satisfaction level for BPRS Bhakti Sumekar is 75.45%. This indicates that customers are generally satisfied with the services provided by BPRS Bhakti Sumekar. The results suggest that the company's performance has met the majority of customer expectations, leading to a high level of satisfaction.

In order to achieve a high level of customer satisfaction, it is important to continuously improve the quality of service. A minimum target of a CSI score of 81 should be aimed for. One area of focus for improvement should be the ease of payment transactions, as this is a key service that customers demand. It is also suggested that the government should provide flexibility to BPRS to provide services in payment transactions, as BPRS plays a crucial role in the growth and development of MSMEs.

Author contribution statement
Yayat Rahmat Hidayat was the head of the research who also analyzed the data, Mohammad Andri Ibrahim was in charge of processing the data, Popon Srisusilawati was in charge of collecting data, Nanik Eprianti was collecting references while Intan Manggala was conducting interviews.

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