

# An Analysis of Service Quality using Importance Performance Analysis and Gap Analysis at a Commercial Bank in Indonesia

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**Abstract:** Increasingly complex challenges in the banking industry and the rapid advancement of information technology, encourage the banking industry to respond quickly to fulfill customer needs by providing safe and quality banking products and services. This study aims to measure and determine the service quality of PT. BNI (Persero) Tbk, USU Medan. This study is a descriptive quantitative research with the sample of 120 respondents and analyzed statistically using Importance Performance Analysis (IPA) and Gap Analysis (GAP). The results showed the service quality with the IPA method was very good with the level of performance is 80.40%, while the GAP method obtained from the whole instrument is -0.95, which indicates that the service quality is good. This article provides guidelines that every bank must continuously improve its service to customers thus customers feel satisfied and do not switch to another bank. Service quality is important in order to attract customers become loyal to the bank.

## 1 INTRODUCTION

Banks are required to be more professional, trustworthy in service and able to meet customer desires quickly. An increasingly competitive banking industry, not only competing with each other; but also with non-banks and other financial institutions (Kaynak & Kucukemiroglu, 1992; Hull, 2002). All services and facilities provided by banks have a very important role in measuring the level of quality of banking services along with banking performance. Intensification of competition in the financial services industry to remain competitive, financial institutions have provided a variety of financial services (Hinson, Mohammed, & Mensah, 2006). All research was carried out using SERVQUAL on the basis of five dimensions namely; tangibility (physical facilities), reliability, responsiveness, assurance, and empathy.

Quality of service is considered a critical measure of organizational performance. This remains the most important issue in the marketing literature in general and the special service marketing literature (Jensen and Markland, 1996).

Academic researchers (Hawes & Rao, 1985; Hermmasi, Strong, & S. Taylor, 1994; Martilla & James, 1977; Swinyard, 1980), advocate the use of

importance-performance analysis (IPA) as a managerially relevant approach to the interpretation of customer perceptions of services into strategic application and organizational resources. There is a precedent for using IPA to get a better understanding of banking customers' perceptions of selected service factors (Ennew, Reed, & Binks, 1993; Joseph, McClure, & Joseph, 1999; Joseph & Stone, 2003; Swinyard, 1980).

The reputable banking practitioners (Albro, 1999; Motley, 1999), have recommended great adoption of performance-interest grids (described in detail later in this article) as heuristic decision tools that are useful for guiding strategic analysis.

BNI USU Medan is the main branch office located in the largest university area in North Sumatra located in Medan. Customers are not only the society, but also USU students, staff and lecturers who are making transaction at this bank. This bank is very strategic that can help every one of the surrounding their business activities. This bank also holds the salary accounts of all USU lecturers and staff, banks for paying tuition fees for students, registration fees for state university tests. This bank has experienced a lot of renewal in the physical building in 2017-2018, so

it is known as a bank that has the best service, fast, clean and comfortable room (IDLokasi, 2018).

This article discusses the gaps in the literature by analyzing the performance-importance of customer perceptions of bank service. According to the authors, the research on service quality using IPA and GAP analysis is still a little done, so it is important to analyze the performance-importance of customer perceptions especially at BNI banks. The main focus of this research is to identify gaps in service quality between consumer expectations and perceptions at BNI USU Medan. So that it can be a customer's preference in considering the quality of service of a bank in Medan in particular and Indonesia in general.

This study found that what consumers expect is far more than their perceptions. The key to the success of a bank is to remain competitive and continually improve the quality of services to better meet customer needs and provide superior services. Banks must understand clearly and precisely customer expectations, because customers compare perceptions with expectations in assessing the quality of bank services.

## 2 LITERATURE REVIEW

Service quality is the result of an evaluation process in which consumers compare expectations with the reality of services perceived and accepted by customers (Lai & Hitchcock, 2016). Service quality can also distinguish between customer expectations received and services perceived from a particular place (Kuo, Wu, & Deng, 2009). Bitner (1990), defines service quality as the customer's overall impression of the inferiority/relative advantage of service providers that is often considered the same as the customer's overall attitude towards the company (Parasuraman, Zeithaml, & Berry, 1988). Service quality includes several points, one of which is the attitude developed above all previous meetings with service companies (Parasuraman, Zeithaml, & Berry, 1985; Parasuraman et al., 1988; Bitner, 1990).

Since its formulation, SERVQUAL has been used in various service industries and various countries. Some SERVQUAL-based writers have questioned psychometric strengths and their uses. The principle among these is that criticism depends on two scales measuring perception and hope, when one scale (simple perceptions or performance measures) will be shorter, simpler and easier to understand and ultimately more effective. The use of hope is questioned by (Babakus & Mangold, 1992; Cronin & Taylor, 1992), measuring the quality of services in

banks concludes that the disconfirmation approach has little support both theoretically and empirically. Teas (1994), questions the interpretation and operationalization of expectations, and (Avkiran, 1999), notes the tendency to set higher expectations than perceptions so as to make the gap between perception and expectations inevitable. In addition, for practical reasons the use of two scales and negative-tone question items is both time-consuming and too complex for most respondents (Avkiran, 1999).

Researchers have tried to develop conceptual models to explain service quality and to measure service quality perceived by consumers in different industries (Seth, Deshmukh, & Vrat, 2005). The SERVQUAL model has become the most extensive and successful measurement of service quality used in the twenty-first century (Tsoukatos & Rand, 2006). A good operational example of a standard framework for understanding service quality is the SERVQUAL instrument developed by Parasuraman. The researchers found five general dimensions with focus group interviews that they labeled: reliability, responsiveness, physical evidence, assurance and empathy (Wong & Sohal, 2002). Service quality is an important factor for success in the banking sector. Thus, some bank managers emphasize various dimensions of service quality (Glaveli, Petridou, Liassides, & Spathis, 2006).

Most researchers support the quality of service as a multidimensional construct such as tangibles, responsiveness, reliability, empathy and assurance (Parasuraman et al., 1985; Parasuraman et al., 1988; Carman, 1990; Bitran & Lojo, 1993; Lewis, Orledge, & Mitchell, 1994; Amin & Isa, 2008). Likewise in the study, Harahap (2006), measures the quality of services using 5 dimensions, namely; tangible, reliability, responsiveness, assurance & empathy. Generally, service quality has two main dimensions (Grönroos, 1984; Parasuraman, Berry, & Zeithaml, 1991; Mcdougall & Levesque, 1994; Levesque, Terrence; Mc Dougall, 1996). The first dimension is called the core aspect of service (reliability), while the second dimension is called the service process aspect (tangibles, responsiveness, empathy and assurance). More precisely, reliability is primarily related to service outcomes, while physical evidence, responsiveness, empathy and assurance are associated with the release of services (Parasuraman et al., 1991).

SERVQUAL was originally developed by Parasuraman et al., (1985). This model consists of ten components. SERVQUAL provides technology to measure and manage service quality (SQ).

SERVQUAL fills the gap between what customers expect by SQ method and what they actually get. SQ is presented as a multi-dimensional construction. In the original formulation (Parasuraman et al., (1985), identified ten components of SQ. In the 1988 work this dimension was reduced to five dimensions: tangible, reliability, responsiveness, assurance and empathy.

Customer evaluation of bank service quality involves the use of a variety of criteria that tend to differ in importance based on individual needs and preferences, with several criteria that clearly carry more weight than others. While some criteria may be important, only a few are most important.

Martilla & James (1977), developing simple importance-performance techniques, the most interesting features are the importance and performance results can be illustrated graphically on a two-dimensional grid. The four quadrants on the grid can provide in-depth information about each of the attributes tested. According to Ortinau, Bush, Bush, & Twible (1989), each quadrant can be described as follows: 1). Concentrate here; This is where customers feel that certain attributes are very important but their performance is not satisfactory, 2).

Keep up the good work; This is where customers feel that certain attributes are very important and they are satisfied with their performance, 3). Low priority; Where customers are not satisfied with the performance of certain attributes but they do not consider it important, and 4). Possible overkill; Customers are satisfied with the performance of certain attributes but customers do not consider it important.

Hermmasi et al., (1994), redeveloping the grid of importance-performance, by drawing axes based on their importance and overall performance rather than based on the midpoint of the scale. Hermmasi et al., (1994), provides an alternative tool that is useful for developing strategies because it provides a clearer picture of the factors that are very important for resource allocation. Research using importance-performance measurement has been carried out in a number of industries including food, housing and

education (Martilla & James, 1977; Joseph & Joseph, 1997) and in the banking industry (Joseph et al., 1999).

Although many measures of service quality have their supporters and critics, according to Hermmasi et al., (1994), the method of importance-performance is the most appropriate method for measuring service quality in the banking industry. This method seems to provide a useful and practical regulatory tool for recognizing what is most important from the customer's perspective, allowing bank managers to ensure that the level of performance in the most important areas is equal to the customer's perception.

### 3 RESEARCH METHOD

The sample was obtained through a questionnaire distributed to customers who transacted at BNI USU Medan. To get the right sampling frame, non probability sampling was chosen as a sampling frame that was more suitable for the purpose of this study. Respondents were randomly selected from customers who came during the transaction. Overall 130 questionnaires were distributed but only 120 questionnaires could be used. List of questions related to customer expectations and the performance of bank service quality. This research is a quantitative descriptive research that is processed statistically by the importance performance analysis (IPA) method and gap analysis (GAP). Calculation of analysis used version 22.00 Windows of the SPSS (Statistical Packages for the Social Science) program.

### 4 RESULTS

Based on calculations from the results of the five-dimensional SERVQUAL research namely; tangible, responsiveness, reliability, assurance and empathy. The measurement is done by calculating the comparison between the reality of the service received and the expectation of the desired service.

Table 1: Average Calculation of Suitability Level of Service Quality Dimensions

No	Dimensions SERVQUAL	Average Importance	Average Performance	Level of Conformity (%)
1	Tangible	4,71	3,98	84,44%
2	Reliability	4,87	3,95	81,15%
3	Responsiveness	4,80	3,79	78,87%
4	Assurance	4,80	3,86	80,41%
5	Empathy	4,82	3,73	77,27%
<b>Average</b>		<b>4,80</b>	<b>3,86</b>	<b>80,40%</b>

Table 1. shows that the average of the five SERVQUAL dimensions for service quality is 80.40%. While in each dimension is tangible 84.44%, reliability 81.15%, responsiveness 78.87%, assurance 80.41% and empathy 77.27%. Based on the results of

the research data as a whole the quality of services seen from the dimensions (reliability, responsiveness, assurance, empathy & tangible) has the value of conformity is very good according to the customer.

Table 2: Average Gap Analysis Calculation of Service Quality Dimensions

No	Dimensions SERVQUAL	Average Importance	Average Performance	GAP (P-I)
1	Tangible	4,71	3,98	-0,73
2	Reliability	4,87	3,95	-0,92
3	Responsiveness	4,80	3,79	-1,02
4	Assurance	4,80	3,86	-0,94
5	Empathy	4,82	3,73	-1,10
<b>Average</b>		<b>4,80</b>	<b>3,86</b>	<b>-0,95</b>

Table 2. shows that the mean of the five SERVQUAL dimensions for PI gap assessment is -0.95. Whereas in each dimension are tangible -0.73, reliability -0.92, responsiveness -1.02, assurance -0.94 and empathy -1.10. Based on the results of the

research data as a whole the quality of services seen from dimensions (reliability, responsiveness, assurance, empathy & tangible) has a gap value that is good according to the customer.

Table 3: Bank Service Quality Performance

Attribute number	Attribute	Level of Importance (Yi)	Level of Performance (Xi)	Scores	Servqual Performance
T1	The company has modern equipment	581	489	84.17	very good
T2	The physical facilities available are quite interesting	551	466	84.57	very good
T3	Neat looking employee	548	506	92.34	very good
T4	Service-related materials (such as pamphlets or brochures) appeal to customers	580	446	76.90	good
RL1	Companies always keep promises to do things at certain times.	582	465	79.90	good
RL2	The company provides solutions if customers face problems	586	474	80.89	very good
RL3	The company prioritizes service	587	485	82.62	very good
RL4	The company provides services and promises to do so	586	473	80.72	very good
RL5	The company is responsive in solving operational problems in banking transactions	582	474	81.44	very good

RS1	Employees always explain well the questions asked by customers	578	476	82.35	very good
RS2	Employees provide fast service to customers	577	445	77.12	good
RS3	Employees always strive to help customers	576	462	80.21	very good
RS4	Employees do not object to meeting each customer's request	574	434	75.61	good
AS1	Customers trust employees	582	478	82.13	very good
AS2	Customers feel safe when making transactions	578	506	87.54	very good
AS3	Employees are always friendly to their customers	572	404	70.63	good
AS4	Employees have more knowledge when answering each customer's questions	571	463	81.09	very good
EM1	The company gives full attention to each customer	576	445	77.26	good
EM2	The company always instills confidence in its customers	575	473	82.26	very good
EM3	The company has employees who pay attention to each customer	579	431	74.44	good
EM4	The company tries to attract customers	586	461	78.67	good
EM5	Employees understand the customer's specific needs	577	426	73.83	good

Based on the results of respondents' evaluations of BNI service quality performance attributes, in Table 3. the average is 80.30%. This illustrates that the customer's assessment of BNI's service quality performance is in very good criteria.

Importance-performance analysis in this study was conducted on all respondents. From the data using SPSS 22.00, the Cartesian diagram of IPA is obtained for all customer respondents on the quality of bank services, as follows:

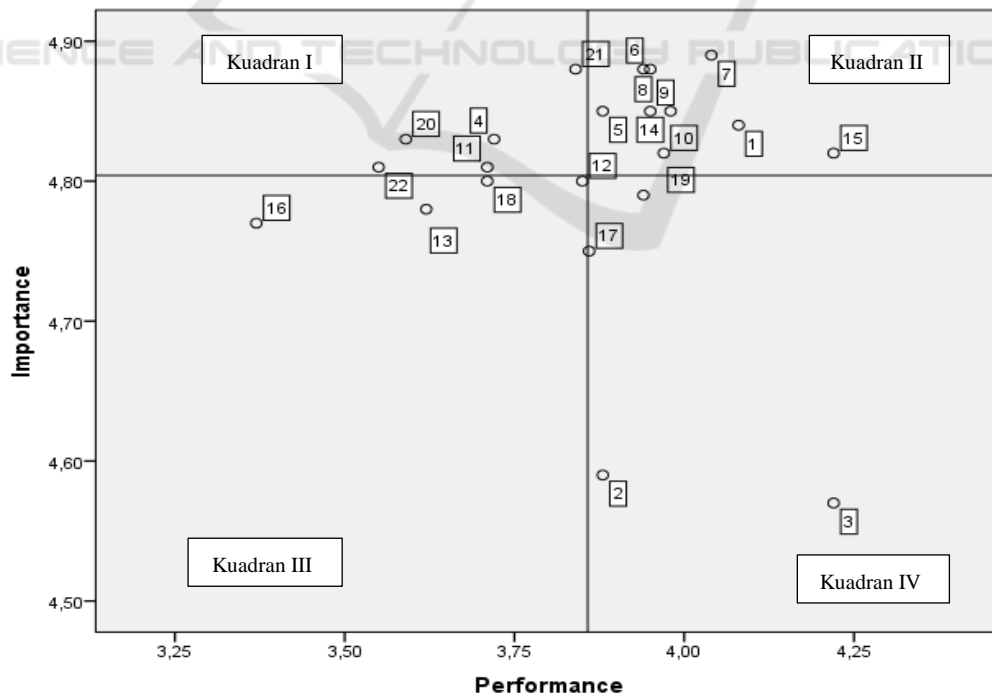


Figure 1: Cartesian Diagram of Service Quality Dimensions

Based on the figure 1 Cartesius Diagram on the dimensions of service quality above can be explained that:

<b>Decision Making (IPA)</b>	
<b>Quadrant I</b> Concentrate here  Attribute number : 4, 11, 20, 21, 22	<b>Quadrant II</b> Keep up the good work  Attribute number : 1, 5, 6, 7, 8, 9, 10, 14, 15
<b>Quadrant III</b> Low priority  Attribute number : 12, 13, 16, 18	<b>Quadrant IV</b> Possible overkill  Attribute number : 2, 3, 17, 19

Figure 1. shows that service quality has 5 (five) attributes found in quadrant I (Concentrate Here). The company prioritizes to focus on improving the attributes in this quadrant, because the quality of service performance is not satisfactory. 9 (nine) attributes in Quadrant II (Keep Up The Good Work), where it was concluded that customers were very satisfied. Companies must maintain service quality attributes in this quadrant II. 4 (four) attributes in quadrant III (Low Priority), where attributes in this quadrant are considered insignificant by the customer and the service is not satisfactory. 4 (four) attributes in quadrant IV (Possible Overkill), where customers already feel satisfied with the performance of BNI services.

## 5 DISCUSSION

Based on the results of research from the five dimensions of SERVQUAL namely; tangible, responsiveness, reliability, assurance and empathy. Statistical techniques using the Importance Performance Analysis (IPA) method show that the level of bank service quality performance of 80.40% is appropriate and very good, and Gap Analysis (GAP) shows that the level of bank service quality gap of -0.95 is good according customer. According to Parasuraman et al., (1991), if the result of the gap < -1 means good, and the result > -1 means that the quality of the service provided is not good. In principle, the data obtained through the SERVQUAL instrument is used to calculate the gap score from the average service quality dimensionon.

The In the Cartesian diagram shows the quality of service is there 5 attributes (tangible4, responsiveness2, empathy3, empathy4, empathy5) in quadrant I, 9 attributes (tangible1, reliability1, reliability2, reliability3, reliability4, reliability5, responsiveness1, assurance1, assurance2) in quadrant

II, 4 attributes (responsiveness3, responsiveness4, assurance3, empathy1) quadrant III and 4 attributes (tangible2, tangible3, assurance4, empathy2) quadrant IV.

Research with the analysis of "importance-performance" carried out by (Martilla & James, 1977; Ennew et al., 1993; Hermmasi et al., 1994; Slack, 1994), stated that customer assessment of the performance of retail banks is compared with the score of importance that they feel in the individual e-SQ attribute. This result is also graphically illustrated in a two-dimensional grid, which places the e-SQ factor into one of four quadrants, namely; "Concentrate here" (service area with a high level of customer importance but a low level of performance); "Keep up the good work" (areas with high importance and strong levels of performance); "Low priority" (service dimensions with a low level of importance and performance); and "Possible overkill" (service area with low importance but strong performance level). Thus, this grid provides managers with strategic tools that are useful for recognizing the most important attributes from customer's perspective, and challenging them to ensure high levels of performance in areas considered critical by customers (Martilla & James, 1977; Hermmasi et al., 1994; Slack, 1994).

According to Buzzell & Gale (1987), Company performance in the long run depends on the quality of products and good services, a business can grow by improving its quality, which leads to increased market share and market expansion.

## 6 CONCLUSIONS

The SERVQUAL application has received a lot of support and criticism. Overall, from bank services, the gap approach to service quality and the IPA

approach is conceptually interesting and operationally useful.

A brief description of the 22 items in the tested questionnaire provides a better understanding of gap analysis, so that it can be concluded; 1) The level of conformity through the Importance Performance Analysis (IPA) method shows that BNI's service quality performance is 80.40%. Means the service is appropriate and customer assessment is very good. 2) The level of gap through Gap Analysis (GAP) shows that the level of BNI service quality gap is -0.95. This is good according to customers. 3) Attributes that are considered important and have excellent service quality performance for bank customers are tangible, reliability and assurance while responsiveness and empathy are considered good by customers.

Customers expect high quality in service but actual customer satisfaction is low. So this can be a key for BNI to improve the quality of services. For example, BNI is responsive in providing assistance to customers. Concisely, this research contributes to understanding important issues related to the quality of bank services and provides some useful managerial insights for bank.

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