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IPA (IMPORTANCE PERFORMANCE ANALYSIS) AND CSI (CUSTOMER SATISFACTION INDEX) METHODS IN MEASURING THE QUALITY OF BANK SERVICES: EMPIRICAL EVIDENCE FROM BANK MUAMALAT MANADO BRANCH OFFICE

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Abstract: The quality of services in Islamic banking in minority areas greatly affects its ability to survive. This study aims to analyze the service quality of Bank Muamalat in Manado using the IPA (importance-performance analysis) and CSI (customer satisfaction index method) methods. The data sources in this study were Bank Muamalat Manado customers with a population of 2,000 customers and a sample of 95 Bank Muamalat Manado customers in 2018/2019 using data collection techniques through observation and questionnaires. The method used is a descriptive quantitative method, Cartesian interest-performance analysis using the Kolmogrov-Smirnov technique, and this data is processed using SPSS version 25. The results of this study indicate that the service quality at Bank Muamalat KC Manado is "very good ". The results of the analysis using the coefficient of determination (R2) show the coefficient between the variables X (service quality) and Y (customer satisfaction) and the Katresius analysis diagram, which has four quadrants and mostly appears in quadrant II (maintaining achievement) which means the attributes in the Quadrant is considered very important by customers, and the service is very satisfying, so the company must maintain its performance. On the other hand, Y (customer satisfaction) obtained results from CSI (customer satisfaction index) of 99.28%, and this shows that the performance of Bank Muamalat KC Manado has reached customer expectations.

Keywords: CSI (customer satisfaction index methods), IPA (importance-performance analysis), Service quality.

Introduction

The service quality of Islamic banks has positive implications for the sustainability of bank survival (Howin & Prasetya, 2020), especially in minority areas. The existence of Islamic banking in minority areas, especially North Sulawesi, is not so fast and tends to experience a slowdown. OJK data from 2015 to 2021 shows that there are 3 Branch Offices (KC) and 4 Sub-Branch Offices (KCP) that still exist in North Sulawesi (OJK, 2022). One of the Islamic banks that still survives in the city of Manado (North Sulawesi) is Muamalat Bank. Of course, it is not easy for Islamic banks to stay in minority areas. The public faces many choices for products offered by Islamic and conventional banks.

For customers, quality service is very important (Karjuni et al., 2021). Service quality is the main component because the bank's main products are different offers, and services are easy to imitate (Hartuti et al., 2020). The level of competition between banks and the relationship between the level of competition in the banking industry and the stability of banks has become a topic of classic debate among researchers. The conventional view, referred to as the "competition-fragility view" states that increasingly fierce competition will reduce the strength of the bank in making profits and encourage bank to take greater risks to achieve higher profits (Wibowo, 2016).

Preventive actions must be taken to continue to maintain the sustainability of Islamic banking in North Sulawesi, especially Bank Muamalat. One of the actions that can be taken is to measure the quality of the services provided by looking at customer satisfaction. Service quality has implications for customer satisfaction (customers) at this step, customer loyalty will appear. Service satisfaction is the gap between customer expectations and service reality (Prihatiningrum & Zuraidah, 2022). If expectations are greater than reality, customer dissatisfaction will occur. Service quality is the perception of customers not, from service providers.

So far, studies on the quality of Islamic banking services have been measured using SERVQUAL methods. The SERVQUAL method is a method that is often used to measure the comparison between conventional banks and Islamic banks (Yee et al., 2010; Zhu et al., 2018; Zouari & Abdelhedi, 2021). However, this method has a weakness. Namely, has not been able to provide clear improvements (Hudson et al., 2004) until other studies say that the IPA (Importance Performance Analysis) method can be used to interpret consumer desires in providing facilities (Siyamto, 2017). Another advantage of the IPA (Importance Performance Analysis) method is that it can be used to find the main existing facilities by dividing them on a Cartesian diagram (Bi et al., 2019; Boley et al., 2017; Emaputra, 2020; Saputra & Suprapto, 2018). This article will measure the service quality of Bank Muamalat Manado Branch using the IPA (Importance Performance Analysis) method with five dimensions of service quality. And the CSI (customer satisfaction index) method is used to determine customer perceptions and expectations. The advantage of this method is that it can measure and analyze satisfaction by paying attention to expectations and comparing performance with expectations (Amri et al., 2020).

By knowing the weaknesses and shortcomings of the customer services, the company can improve itself to provide the best quality service to create customer loyalty. This article will contribute to the sustainability of Islamic banking in North Sulawesi, especially at the Manado branch of the Muamalbanknkk.

Literature Review

Quality of Service

Service quality has a sensitivity to customer satisfaction. According to Lovelock in (Setyaningsih & Abro,ri, 2013) quality is the level expected to meet consumer needs. Quality provides a special impetus for customers to establish long-term mutually beneficial relationships with the company. Service quality is a feature and nature of service that affects the ability of employees to satisfy the needs expressed by customers or those implied in customers (Yee et al., 2010). So the quality of service starts from customer need andendswithat customer perceptiThisthis means that a good quality image is not based on the service provider's point of view or perception but on the customer's point of view or perception.

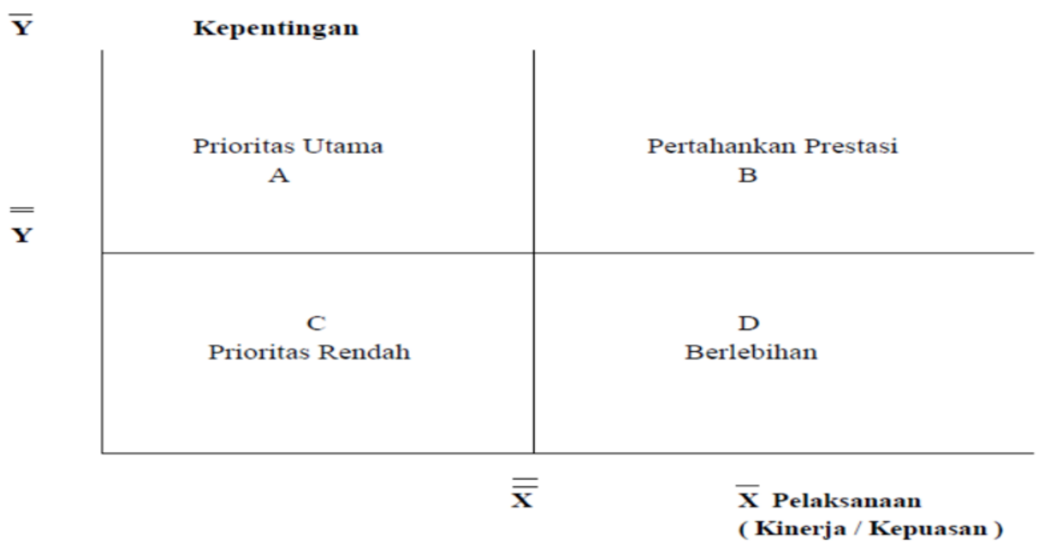
While customer satisfaction is what is felt by customers after using the services or products provided (Zouari & Abdelhedi, 2021). Customer satisfaction is one of the operational management that must be considered. Almost all researchers show a positive relationship between customer satisfaction and customer loyalty (Leninkumar & others, 2017; Zouari & Abdelhedi, 2021).

Five dimensions of service quality have been developed to measure the service sector. *The first* is tangible, namely the company's ability to provide physical facilities such as buildings, equipment,equipment or supporting facilities and the appearance of its emloyisees. *Second,* reliability, namely the company's ability to provide services as promised accurately and reliably. For example, timely service, fair service, sympatic attitude and accurate information. *Third,* Responsiveness, namely the company's ability to assist and provide fast and appropriate services to customers, with clear information delivery. *Fourth,* assurance is the knowledge and ability of the company's employees to foster customer trust in the company. This includes several components, namely communication, security, and competence. *Fifth,* empathy is giving sincere and individual or personal attention to customers by trying to understand customer desires. For example, company employees have friendliness and knowledge of customers, understand specific customer needs and have comfortable service hours for customers (Alaan, 2016). About the Sharia industry, apart from service quality that must be considered, what is equally important is compliance with Sharia which is full of moral and ethical values. The development of the sharia service industry has provided a new dimension in measuring service quality (Cahyani, 2016).

IPA (Importance Performance Analysis)

Martilla and James first developed IPA (Importance Performance Analysis) method in 1977 in their article "Importance Performance Analysis" published in the Journal of Marketing (Siyamto, 2017). In this method, respondents are asked to rate the company's level of importance and performance. The average value of the level of importance and performance is analyzed on the Importance-Performance Matrix, where the x-axis represents perception while the y-axis represents expectations. Matrix, where the x-axis represents perception while the y-axis represents expectations (Algifari, 2016). Then the results will be obtained in the form of four quadrants according to the following figure:

Diagram Kartesi



The interpretations described by Martilla and James in (Algifari, 2016) of the diagram are as follows:

1. Main Priority: In this Quadrant some factors are considered important and expected by consumers, but the company's performance is unsatisfactory. Hence, the company needs to concentrate on allocating its resources to improve the performance included in this Quadrant.
2. Keep up the good work, in this Quadrant some factors are considered important and are expected to be supporting factors for customer satisfaction so that companies are obliged to maintain these performance achievements.
3. Low Priority*,* in this Quadrant some factors are considered to have a low level of perception or actual performance and are not too important and or not too expected by consumers so that companies do not need to prioritize or pay more attention to these factors.
4. Possibly Overkill, in this Quadrant some factors are considered not too important and not too expected by customers so that the company is better at allocating resources related to these factors to other factors with a higher priority level.

In knowing the quality of service, especially in the banking industry, the IPA (Importance Performance Analysis) method can interpret consumer desires in providing facilities (Siyamto, 2017). The IPA method is also used to determine the main improvements to existing facilities by dividing them on a Cartesian diagram. In the IPA method, if tbank's'ss performance is below the expectations desired by the consumer, the consumer will cut off his relationship with tbanknkk.

CSI (*Customer Satisfacton Index)*

The Customer Satisfaction Index (CSI) is a quantitative analysis in the formentage of happy users in a user satisfaction survey (Amri et al., 2020). The Customer Satisfaction Index (CSI) is very useful nternal company purposes. Examples are monitoring service improvement, motivating employees and giving bonuses as a picture that represents the overall level of customer satisfaction. CSI is needed to determine the overall level of user satisfaction by taking into accouconsideringortance of product or service attributes.

Formula:

$$CSI = \frac{T}{5Y} \text{ x } 100\%$$

T : Total Value Of CSI

5 : Maximum Value On The Measurement Scale

Y : The average total value of the expectation column

No	Score (CSI)(%)	explanation (CSI)
1	81%-100%	very satisfied
2	66%-80.99%	satisfied
3	51%-65.99%	quite satisfied
4	35%-50.99%	less satisfied
5	0-34.99%	not satisfied

Methods

Type of Research

The research method used is descriptive quantitative method by using a survey system (Sugiono, 2017) where the data collected is the result of respondents (customers) to see the level of customer satisfaction with the quality of services provided by Bank Muamalat Manado Branch Office.

Population and Sample

The population in this study amounted to 2000 customers and the determination of the sample using the Incidental Sampling technique where the determination of the sample was chosen based on chance, ie anyone who coincidentally/incidentally met the researcher could be used as a sample, if it was deemed that the person who happened to be met was suitable as a data source (Sugiono, 2017). This study uses the Slovin formula to determine the number of samples, with the calculation results of 95 customers.

Data Collection

The data source of this article is primary data in the form of data directly taken from sources using questionnaires or questionnaires. In addition to primary data, this article also uses secondary data in the form of several scientific journal articles that can support this article.

Measurer

The method used in measuring service quality is the IPA (Importance Performance Analysis) method with five indicators; reliability, responsiveness, assurance, empathy and tangible. Meanwhile, to measure customer satisfaction using the CSI (Customer Satisfaction Index) method.

Findings

Respondents Overview
Table : 1

No	Creteria		Amount	Percentage
1	Gende	Male	30	21%
		Female	65	68 %
	Total		**95**	**100 %**
2	Age	17-28	46	48%
		29-39	26	27%
		40-50	23	25%
	Total		**95**	**100 %**
3	Responden by Year	2018	21	22 %
		2019	74	78 %
	Total		**95**	**100%**

source : data management 2020

Description Variable

a. Description Variable (X) quality

Tabel : 2
Respondents Response Regarding Service Quality

No.	Variable X	Evaluation SB (5)	B (4)	CB (3)	TB (2)	STB (1)
1	X1	25	60	14	1	0
2	X2	27	57	16	0	0
3	X3	30	63	6	0	1
4	X4	33	61	5	0	1
5	X5	27	65	6	2	0
6	X6	29	67	3	1	0

7	X7	24	66	8	2	0
8	X8	26	65	5	4	0
9	X9	31	64	3	2	0
10	X10	29	65	6	0	0
11	X11	37	60	3	0	0
12	X12	28	65	3	3	1
13	X13	27	66	5	2	0
14	X14	32	65	3	0	0
15	X15	27	62	8	2	0
16	X16	27	70	0	3	0
17	X17	27	68	3	1	1
18	X18	30	69	0	1	0
19	X19	31	67	1	0	1
20	X20	37	60	2	1	0
21	X21	34	61	3	2	0
22	X22	31	66	1	2	0
23	X23	26	70	0	4	0
24	X24	28	68	3	1	0
25	X25	21	79	0	0	0
Total		724	1629	107	34	5
percentage		687,8	1,547	101,65	32,3	4,75

source : data management 2020

Based on the table above, it can be seen that most of the respondents chose good responses, which amounted to 1629 or 1.547% of the statement attributes of variable X (quality of service).

Variable Description (Y) Customer satisfaction

Tabel :3
Respondents Response Regarding Customer Satisfaction

No.	**Evaluation**					
	Variable Y	**SP (5)**	**P (4)**	**CP (3)**	**TP (2)**	**STP (1)**
1	Y1	14	8	1	2	0
2	Y2	21	0	0	4	0
3	Y3	9	16	0	0	0
4	Y4	25	0	0	0	0
5	Y5	13	10	0	2	0
6	Y6	19	2	1	3	0
7	Y7	20	3	2	0	0
8	Y8	7	18	0	0	0
9	Y9	25	0	0	0	0
10	Y10	18	7	0	0	0
11	Y11	9	16	0	0	0

12	Y12	20	3	0	2	0
13	Y13	20	4	1	0	0
14	Y14	20	5	0	0	0
15	Y15	5	19	1	0	0
16	Y16	21	1	3	0	0
17	Y17	19	4	2	0	0
18	Y18	20	5	0	0	0
19	Y19	1	23	1	0	0
20	Y20	11	13	1	0	0
21	Y21	21	2	2	0	0
22	Y22	19	3	1	2	0
23	Y23	1	24	0	0	0
24	Y24	11	9	0	5	0
25	Y25	17	4	2	2	0
Total		386	199	18	22	0
persentase		366.7	189,05	17.1	20.9	0

Source : data management 2020

Based on the table above, it can be seen that most of the respondents chose very important responses which amounted to 386 or 366.7% of the attributes of the statement of variable (Y) customer satisfaction.

Data Quality Test

a. Data Validity Test

In determining whether or not a statement item will be used, the author uses the validity test of the Bivarate Person correlation analysis (the product of the moment of the person) at a significance level of 5%, the value of r table with df = n-2 then it will be (df = 100 – 2 = 98) so that the r table at the 5% significance level is 0,2017. If the value of r count > 0,2017 then the statement item is declared valid. Meanwhile, if the value of r count <0,2017, then the statement item is invalid. The interpretation according to Sugiyono is as follows.

After testing the validity of the variable X (quality of service) each statement is declared valid because it has a person correlation value of >0,2017 so that all statement items can be used in research.

Table:4
Variable X Validity Test (quality of service)

Statement	Pearson Correlation	r Table	Information
1	0,401	0.2017	Valid

2	0,388	0.2017	Valid
3	0,217	0.2017	Valid
4	0,257	0.2017	Valid
5	0,463	0.2017	Valid
6	0,588	0.2017	Valid
7	0,425	0.2017	Valid
8	0,383	0.2017	Valid
9	0,494	0.2017	Valid
10	0,277	0.2017	Valid
11	0,550	0.2017	Valid
12	0,414	0.2017	Valid
13	0,421	0.2017	Valid
14	0,525	0.2017	Valid
15	0,503	0.2017	Valid
16	5,449	0.2017	Valid
17	0,358	0.2017	Valid
18	0,442	0.2017	Valid
19	0,484	0.2017	Valid
20	0,437	0.2017	Valid
21	0,499	0.2017	Valid
22	0,323	0.2017	Valid
23	0,571	0.2017	Valid
24	0,603	0.2017	Valid
25	0,603	0.2017	Valid

Source: Primary Data obtained using SPSS 25

The data from the validity test results above shows that no attribute has a value less than 0.12017. So it can be concluded that each indicator variable statement X is declared valid

Table : 3.2

Variable Y Validity Test (Customer Satisfaction)

Statement	Pearson Correlation	r Table	Information
1	0,260	0.2017	Valid
2	0,460	0.2017	Valid
3	0,445	0.2017	Valid
4	0,540	0.2017	Valid
5	0,434	0.2017	Valid
6	0,464	0.2017	Valid
7	0,380	0.2017	Valid
8	0,246	0.2017	Valid
9	0,383	0.2017	Valid
10	0,540	0.2017	Valid
11	0,571	0.2017	Valid
12	0,439	0.2017	Valid
13	0,283	0.2017	Valid
14	0,532	0.2017	Valid
15	0,297	0.2017	Valid
16	0,246	0.2017	Valid
17	0,272	0.2017	Valid
18	0,378	0.2017	Valid
19	0,432	0.2017	Valid
20	0,342	0.2017	Valid
21	0,636	0.2017	Valid
22	0,421	0.2017	Valid
23	0,308	0.2017	Valid
24	0,488	0.2017	Valid
25	0,488	0.2017	Valid

Source: Primary Data obtained using SPSS 25

Furthermore, the test of the validity of the Y variable (customer satisfaction) all attributes are also declared valid because they have a Pearson correlation value >0,2017 so that all statement attributes can be used in research. Data from the validity test results above, it can be seen that no item has a value less than 0.1 2017. So it can be concluded that each indicator variable statement X is declared valid.Uji reliabilitas dilakukan dengan menggunakan uji *alpha cronbach* kemudian membandingkan antara r hitung dengan r tabel. Apabila nilai *alpha cronbach* lebih besar dari r tabel (0,2017) maka dapat dikatakan reliabel. Sedangkan, apabila nilai *alpha cronbach* lebih kecil dari 0,2017 maka atribut pernyataan itu dinyatakan tidak reliabel.

b. **Reliability Test**

Table 5
Uji Reliabilitas Variabel X (kualitas)

Reliability Statistics	
Cronbach's Alpha	N of Items
,931	25

Source: Primary Data obtained using SPSS 25.0

After testing, it can be seen that the reliability value using Cronbach's alpha test for variable X (quality of service) is 0.931. Thus, it can be said that the results of the X variable reliability test (quality) are declared reliable because the Cronbach alpha value is >0,2017.

Table: 6
Y Variable Reliability Test (Customer Satisfaction)

Reliability Statistics	
Cronbach's Alpha	N of Items
,926	25

Sumber: Hasil Pengolahan Data SPSS 25.0

Furthermore, the reliability test, variable Y (satisfaction) is 0.926. Thus, the test results for the Y variable (satisfaction) are also declared reliable because they have a cronbach alpha value>0,2017.

IPA (Imforten Performa Analysis)
Identification of Service Attributes with Imforten Performance analysis (IPA)

The results of the average calculation for the level of performance and the level of importance for each service attribute can be seen in table 4.1

Tabel 7
The results of the calculation of the average level of performance and the level of interest

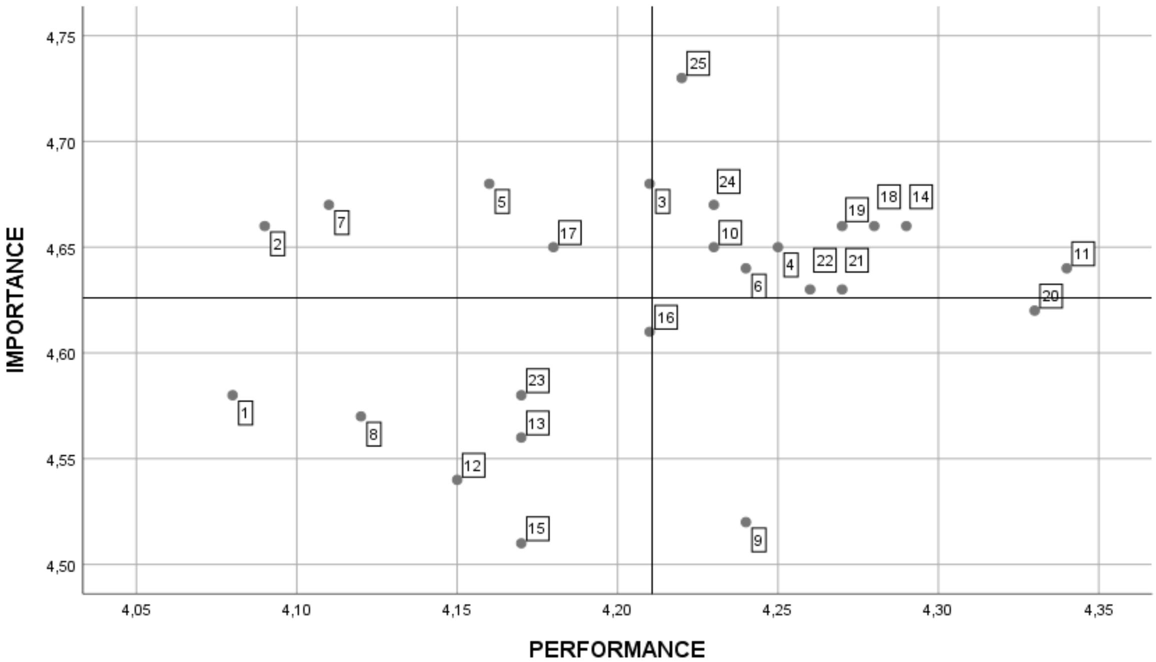
Indicator	No Attribute	Statement	Level Performance	Level Interest
Tangibels (Physical Evidence)	1	This location is easy to find	4,08	4,59
	2	Clean service room	4,09	4,66
	3	Neat appearance of employees	4,21	4,68
	4	Availability of comfortable waiting room	4,25	4,65
	5	How to communicate employees with customers	4,17	4,68
***Reability* (Keandalan)**	6	Reliable in handling customer service problems	4,24	4,64
	7	The speed of service provided by Bank Muamalat tellers	4,12	4,67
	8	Tbanknkk completes the service on time promised	4,13	4,58
	9	Save documents without errors	4,24	4,53
	10	Delivering services correctly from the first time	4,23	4,65
***Responsiveness* (DayaTanggap)**	11	Security guards are always willing to help customers	4,35	4,64
	12	Informing customers about the certainty of service delivery time	4,16	4,55
	13	Fast service for customers	4,18	4,57
	14	Readiness to respond to customer requests	4,29	4,66
	15	always show patience and concern for customers	4,17	4,52
***Assurance* (Jaminan)**	16	Bank employees can answer all customer questions	4,21	4,61

	17	Employees who foster trust in customers	4,19	4,65
	18	Make customers feel safe when making transactions	4,28	4,66
	19	Employees who are consistently polite	4,27	4,66
	20	Employees are competent and professional in serving consumers	4,34	4,62
	21	In providing services, tbanknkk does not forget to mention the customer's name	4,27	4,63
	22	Truly prioritizing the interests of customers	4,26	4,63
Empathy (Empati)	23	Give individual attention to customers	4,18	4,59
	24	Convenience of operating hours at Bank Muamalat	4,23	4,67
	25	Employees who treat customers with care	4,22	4,74

Source: Data Processing Results

Based on the average calculation that has been obtained on the level of performance and importance, then it is made in the form of an Imfortance Performance Analysis (IPA) diagram by placing the performance level score (Performance) as the horizontal axis (X) and the level of importance (Importance) as the vertical axis (Y). Thus, the attribute grouping into each Imfortance Performance Analysis (IPA) quadrant will be known. The form of the Imfortance Performance Analysis (IPA) diagram that has been made based on the calculation results that have been obtained can be seen in Figure 1

Figure 1
Diagram Kartesius Importance Performance Analysis
Source: Data Processing Results SPSS 25.0



Based on the Cartesian importance performance analysis (IPA) diagram above, the service attributes of Bank Muamalat can be grouped into each Quadrant, namely the First Quadrant I Main Priority, Second Maintain Achievement, Third Low Priority and Fourth Quadrant Excessive. Attributes that are included in the main priority quadrant, namely attributes that are considered important but whose performance is still considered lacking can be seen in Table 4:2

Table: 4.2
Service Attributes included in the Main Priority Category

Dimension	No Attribute	Statement
Tangibels (Physical Evidence)	2	Clean service room
	3	Neat appearance of employees
	5	How to communicate employees with customers
Reability	7	The speed of service provided by Bank Muamalat tellers
Assurance	17	Employees who foster trust in customers

Source: Data Processing Results

This Quadrant describes the attributes considered important and expected by customers. Still, the performance of Bank Muamalat has not provided optimal satisfaction to what customers expect, thus making customers feel disappointed. This Quadrant needs to be prioritized for improvement by Bank Muamalat. The attributes that are included in Quadrant II for maintaining achievement can be seen in Table 4.3

Table 8

Service Attributes Included in the Maintain Achievement Category

Dimension	No Attribute	Statement
Tangibels (Physical Evidence)	4	Availability of comfortable waiting room
Reability	6	Reliable in handling customer service problems
	10	Delivering services correctly from the first time
Responsiveness	11	Security guards are always willing to help customers
	14	Readiness to respond to customer requests
Assurance	18	Make customers feel safe when making transactions
	19	Employees who consistently behave
Empathy	21	In providing services, tbanknkk does not forget to mention the customer's name
	22	Truly prioritizing the interests of customers
	24	Convenience of operating hours at Bank Muamalat
	25	Employees who treat customers with care

Source: Data Processing Results

Quadrant II is the Quadrant that customers most expectattributes are following what is perceived and considered important and is expected to be a supporting factor for customer satisfaction so that Bank Muamalat is obliged to maintain this performance achievement. Low priority quadrant III attributes can be seen in table 4:4

Table: 9
Service Attributes Included in the Low Priority Category

Dimension	No Attribute	Statement
Tangibels (Physical Evidence)	1	This location is easy to find
Reability	8	Tbanknkk completes the service on time promised
	12	Informing customers about the certainty of service delivery time
Responsiveness	13	Fast service for customers
	15	Employees who foster trust in customers
Assurance	16	always show patience and concern for customers
Empathy	23	Give individual attention to customers

Source: Data Processing Results

Attributes that areed to have a low level of perception or actual performance and are not too important or not too expe by customers, so that Banmalat does not need to prioritize or pay more attention to these attributes. Meanwhile, the attributes that fall into the Excessive quadrant IV category can be seen in Table 4.5

Table: 10
Service Attributes Included in the Excessive Category

Dimension	No Attribute	Statement
Reability	9	Save documents without errors
	16	Bank employees are able to answer all cuscanions
Assurance	20	Employees are competent and professional in serving customers

Source: Data Processing Results

In this Quadrant there are attributes that some attributes areant and not too expected by customers. So the company is better at allocating resources in Quadrant I which requires top priority.

Calculation Based on Customer Satisfaction Index (CSI)

To determine the overall level of cuThe customer satisfaction index (CSI) is used toomer satisfaction by looking at the level of importance of the attributestomer satisfaction index (CSI) is used. Thecalculation resultsn of these values can be seen in the table below.

Table : 11
The Results of the Calculation of the CSI (Customer Satisfaction Index)

No	Attribute	Interest	WF
1	This location is easy to find	4,61	3,97
2	Clean service room	4,68	4,03
3	Neat appearance of employees	4,70	4,04
4	Availability of comfortable waiting room	4,67	4,02
5	How to communicate employees with customers	4,70	4,04
6	Reliable in handling customer service problems	4,66	4,01
7	The speed of service provided by Bank Muamalat tellers	4,69	4,04
8	Tbanknkk completes the service on time promised	4,60	3,96
9	Save documents without errors	4,55	3,91
10	Delivering services correctly from the first time	4,67	4,02
11	Security guards are always willing to help customers	4,66	4,01
12	Informing customers about the certainty of service delivery time	4,57	3,93
13	Fast service for customers	4,59	3,95
14	Readiness to respond to customer requests	4,68	4,03
15	always show patience and concern for customers	4,54	3,91
16	Bancan are able to answer all customer questions	4,63	3,98
17	Employees who foster trust in customers	4,67	4,02
18	Make customers feel safe when making transactions	4,68	4,03
19	Employees who are consistently polite	4,68	4,03
20	Employees are competent and professional in serving consumers	4,64	3,99
21	In providing services, tbanknkk does not forget to mention the customer's name	4,65	4,00
22	Truly prioritizing the interests of customers	4,65	4,00
23	Give individual attention to customers	4,61	3,97

24	Convenience of operating hours at Bank Muamalat	4,69	4,04
25	Employees who treat customers with care	4,75	4,09
	Total	**116,22**	

Source: Data Processing Results 2020

Based on the table above, to get the WF (weight factor) results, input the average value of the importance of attributes from 1 to 25 and the results that have been totaled for the importance of 116.22 after that divided by the total score of importance is 116.22 and multiplied 100. Why is the value 100 because the maximum CSI value is 100%.

Table: 12
CSI (*Customer Satisfaction Index*)

No	Attribute	Interest (I)	Performance (P)	Score (I X P)
1	This location is easy to find	4,61	4,09	16,30
2	Clean service room	4,68	4,11	16,95
3	Neat appearance of employees	4,70	4,21	17,19
4	Availability of comfortable waiting room	4,67	4,25	16,76
5	How to communicate employees with customers	4,70	4,17	17,15
6	Reliable in handling customer service problems	4,66	4,24	16,52
7	The speed of service provided by Bank Muamalat tellers	4,69	4,12	16,67
8	Tbanknkk completes the service on time promised	4,60	4,13	16,78
9	Save documents without errors	4,55	4,24	16,56
10	Delivering services correctly from the first time	4,67	4,23	17,44
11	Security guards are always willing to help customers	4,66	4,34	16,68
12	Informing customers about the certainty of service delivery time	4,57	4,16	16,44
13	Fast service for customers	4,59	4,18	16,94
14	Readiness to respond to customer requests	4,68	4,29	16,71
15	always show patience and concern for customers	4,54	4,15	16,45
16	Bank employcane to answer all customer questions	4,63	4,21	16,69
17	Employees who foster trust in customers	4,67	4,19	17,20

18	Make customers feel safe when making transactions	4,68	4,28	17,19
19	Employees who are consistently polite	4,68	4,27	17,44
20	Employees are competent and professional in serving consumers	4,64	4,33	17,05
21	In providing services, tbanknkk does not forget to mention the customer's name	4,65	4,27	17,04
22	Truly prioritizing the interests of customers	4,65	4,26	16,72
23	Give individual attention to customers	4,61	4,18	16,78
24	Convenience of operating hours at Bank Muamalat	4,69	4,23	16,99
25	Employees who treat customers with care	4,75	4,21	17,21
	Total	**4,65**	**4,21**	**11542**

Source: Data Processing Results 2020

$=\frac{T}{5Y}$ x 100%

T : Total Value Of CSI

5 : Maximum Value On The Measurement Scale

Y : The average total value of the expectation column

CSI $:\frac{11542}{(5x4,65)}$ x 100%

2.308,4 x 100% = 2.3084

2.308 : (23,25)

= 99,28%

Based on the above formula the CSI value of "T" is 11542 divided by 5 and multiplied by 100% the result is 2,308.4 and for the value of "5Y" (5 x 4.65) the result is 23.25 after that 2,308.4 / 23, 25 got a result of 99.28%. So the CSI value of the customer satisfaction level is 99.28% and the customer satisfaction criteria are in the "very satisfied" category. The overall satisfaction level of respondents can be seen from the satisfaction level criteria in the table below:

Tabel: 13

Customer Satisfaction Level Criteria

No	Scors (CSI)(%)	explanation (CSI)
1	81%-100%	very satisfied
2	66%-80.99%	satisfied
3	51%-65.99%	quite satisfied
4	35%-50.99%	less satisfied

5	0-34.99%	not satisfied

Discussion

Analysis of Service Quality at Bank Muamalat Manado Using the IPA (importance Performance Analysis) and CSI (customer statistician index) methods which were processed using the SPSS 25 program was declared normally distributed so that it deserved to be tested with validity and reliability tests. Kolmogrov-Smirnov technique with a significant level of 5% (0.05). The data is declared to be normally distributed if it is significantly greater than 0.05 and after testing, it can be seen that the Pearson correlation value is based on the validity test on the X and Y variables > the r value The table is 0,2017 the resulting data is valid.

Furthermore, from the results of the reliability test of the variable X (quality of service) Cronbach's Alpha 0.931, it can be said that the results of the reliability test of the variable X (quality) were declared reliable because the value of Cronbach's Alpha > 0,2017 and from the results of the reliability test of the variable Y (customer satisfaction) Cronbach's Alpha 0.926 with Thus, it can be said that the results of the Y variable reliability test (customer satisfaction) are declared reliable because the Cronbach's Alpha value is > 0,2017

Analisis Importance Perpormance Analysis (IPA)

A catresius diagram is a building that is divided into 4 parts, wlimited by 2 lines thact perpendicular to the points (x,y). Meanwhile, based on the Cartesian Diagram Importance Performance Analysis, it has 4 quadrants, namely:

Quadrant I (general priority)

The attributes in this Quadrant are considered very important by customers but the service is not satisfactory, as for the attributes that are included in Quadrant I

attribute 2: clean service room

Attribute 3: Neat appearance of employees

attribute 5: How to communicate employees with customers

attribute 7 : Speed of service provided banknkk muamalat tellers

attribute 17 : Employees who foster trust in customers

Quadrant II (maintain achievement)

Attributes in this Quadrant are considered very important by customers and the service is very satisfying, so the company must maintain the quality of its services

Attribute 4: Availability of a comfortable waiting room

Attribute 6: Reliable in handling customer service problems

Attribute 10: Delivering services correctly from the first time

Attribute 11 : Security guard is always willing to help customers

Attribute 14 : Readiness to respond to customer requests

attribute 18 : Makes customers feel safe when making transactions

attribute 19: Employees who consistently behave

attribute 21 : In providing services tbanknkk does not forget to mention the customer's name

attribute 22 : Really puts the interests of custPutsbute 24 : Convenience of operating hours at Bank muamalat

attribute 25 : Employees who treat customers attentively

Quadrant III (Low Priority)

Attributes in this Quadrant are considered unimportant by customers and the service is unsatisfactory

Attribute 1: This location is easy to find

Attribute 8 : Tbanknkk completes the promised service on time

Attribute 12 : Informing customers about the certainty of service delivery time

Attribute 13 : Fast service for customers

Attribute 15: always shows patience and attention to customers

Attribute 16 : Bank employees are able to answer all customer questioncan 23 : Giving individual attention to customers

Conclusion: customers think it is not too important and the service is not satisfactory.

Quadrant IV (excessive)

The attributes in this Quadrant are considered unimportant by customers but the service is satisfactory

Attribute 9 : Saves document without error

Attribute 16 : Bank employees are able to answer all customer questions

Attribcanployees are competent and professional in serving customers.Jadi

For the results of the Cartesian diagram table (IPA) importance performance analysis that the most visible attributes are in quadrant II (Ma, thehievement) which means that the attributes in this Quadrant are co,nsidered very important by customers and the service is very satisfying, so the company must maintain quality.

Recommendations for Bank Muamalat KC Manado, to prioritize the improvement of the main Quadrant I (Priority) because these attributes are considered very important for customers but Bank Muamalat performance has not prioritized these attributes, as for the following attributes:A2 :Lebih tingkatkan lagi ruangan pelayanan yang bersih untuk nasabah Bank Muamalat.

A3 : Improve your appearance even more to meet Bank Muamalat customers.

A5 : Improve the way employees communicate with Bank Muamalat customers.

A7 : Faster service is provided by tellers for Bank Muamalat customers.

A17 : Employees develop more trust in Bank Muamalat customers.

Analisis Customer satisfaction index (CSI)

After calculating the CSI, it is known that the CSI value generated from this study is 99.28%. This shows that Bank Muamalat customer satisfaction can be said to be very satisfied. This customer satisfaction is based on the results of the CSI calculation which CSI calculation results, which shows study is at a percentage value of 99.28%. This shows that the performance of Bank Muamalat has reached customer expectations, so that many customers are very satiswith the services provided by Bank Muamalat. When performance matches expectations, customers will feel very satisfied.

Conclusion

The results of the research on Service Quality at Bank Muamalat Manado Branch Office Using the IPA (importance Performance Analysis) and CSI (customer statistics index) method, the authors draw conclusions from the formulation of the existing problem, namely the quality variable has a positive effect on customer satisfaction. This is evidenced by the results of the analysis using the IPA (importance Performance Analysis) and CSI (customer statistician index) techniques showing that the variable X (service quality) is in Quadrant II (maintain achievement). Attributes in this quadrant are considered very important by customers and the service is very satisfying , so the company must maintain the quality of its services, while what must be improved is quadrant I (general priority) because customers consider it very important but the service is not satisfactory, and for quadrant III and quadrant IV customers do not need it so that customers feel it is not too important and for variable Y (customer satisfaction) the results obtained are 99.28% in the category (Very Satisfactory) this shows the performance of Bank Muamalat has reached customer expectations. When performance is in line with expectations, customers will feel very satisfied.

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