

An Analysis of Customer Satisfaction Level at BMT Mandiri Sejahtera

Análisis del nivel de satisfacción del cliente en BMT Mandiri Sejahtera

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Abstract

The BMT Mandiri Sejahtera Savings and Loans and Sharia Financing Cooperative (KSPPS) of East Java Province, Sukodadi Lamongan Branch, offers rahn financing products, which are the most popular compared to other financing options. In 2020, 323 customers used rahn financing services. Consequently, the management of KSPPS BMT requires analysis and evaluation to retain and expand the customer base for rahn financing. To achieve this, the Importance-Performance Analysis (IPA) method was utilized to assess customer satisfaction levels. The objective of this study was to determine both the level of customer satisfaction and the relative importance of key service attributes. Primary data were collected from 76 respondents selected through simple random sampling techniques. The data analysis involved measuring the level of satisfaction, conducting a gap analysis, and applying the Importance-Performance Analysis. The results indicated a satisfaction rate of 95.40%, with a small gap value exceeding -1. These findings suggest that customers are satisfied with the quality of rahn financing products, and that the overall performance of these products is strong. Attribute 1 was positioned in Quadrant A, while attributes 3, 8, and 9 were located in Quadrant B. Attributes 4, 5, 6, and 10 were placed in Quadrant C, and attributes 2 and 7 were identified in Quadrant D.

Key words: Satisfaction level; rahn financing; product quality; importance performance analysis.

Resumen

La Cooperativa de Ahorro y Préstamo y Financiamiento Sharia BMT Mandiri Sejahtera (KSPPS) de la provincia de Java Oriental, sucursal de Sukodadi Lamongan, ofrece productos de financiamiento *rahn* que son los más populares en comparación con otros. En 2020, hubo 323 consumidores de financiamiento

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rahn. Por lo tanto, la gestión de KSPPS BMT necesita análisis y evaluación para retener y aumentar el número de clientes que utilizan este tipo de financiamiento. Así, se utilizó el método de Análisis de Importancia-Desempeño (IPA–Importance-Performance Analysis) para estudiar el nivel de satisfacción. El propósito de este estudio fue determinar el nivel de satisfacción del cliente y la importancia relativa de sus atributos. Se emplearon datos primarios de 76 encuestados seleccionados mediante técnicas de muestreo aleatorio simple y métodos de análisis de datos, incluyendo la determinación del nivel de adecuación, análisis de brechas e IPA. El estudio arrojó una tasa de satisfacción del 95,40%, mientras que la brecha de atributos tuvo un valor pequeño de >-1 . Por lo tanto, se puede concluir que los clientes están satisfechos con la calidad de los productos de financiamiento *rahn* y el desempeño de la calidad de estos productos es bueno. Los atributos en el Cuadrante A incluyen el atributo uno, mientras que en el Cuadrante B se encuentran los atributos tres, ocho y nueve. El Cuadrante C contiene los atributos cuatro, cinco, seis y diez. Mientras que el Cuadrante D contiene los atributos dos y siete.

Palabras clave: nivel de satisfacción; financiamiento *rahn*; calidad del producto; análisis de importancia-desempeño.

Introduction

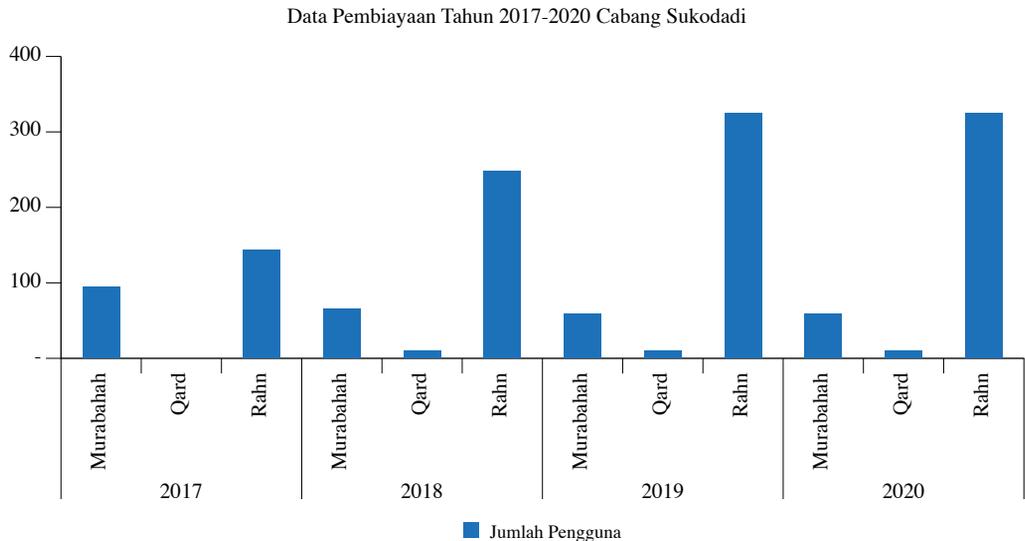
Baitul Maal Wa Tamwil, also known as BMT, is one of the community's most well-known non-bank Islamic financial institutions. This popularity is due to the fact that BMT operations in Indonesia significantly affect people's daily lives. There are 278 BMT units in various cities and districts in East Java¹. The number indicates that the level of competition is escalating. To achieve success in the marketplace, BMT must deliver high-quality products that satisfy its customers. Product quality can be offered to national or international markets to get attention, be purchased, used, or consumed to satisfy demands and needs (Agustina, 2019, p. 40). A customer will feel satisfied when he has experience using a product, and his impressions and perceptions of a product are in accordance with his expectations (Rohaen and Marwa, 2018, p. 314). Customer satisfaction is like a defensive fortification in a battle, as exemplified by the BMT Mandiri Sejahtera Savings and Loans and Sharia Financing

1 <http://indukbmt.co.id/anggota/>. Akses pada tanggal 21 Oktober 2021

Cooperative, East Java Province, Sukodadi Lamongan branch, which consistently delivers high-quality products that meet customer needs. These goods include savings (Simaster, Hajj savings, qurban savings, etc.), financing (Rahn, Qard, Murabahah, Mudharabah, etc.), interbank transfers, cash waqf, etc.

Increasingly diverse needs and uncertain economic conditions have forced the people of Sukodadi to need financing, and BMT Mandiri Sejahtera, East Java Province, Sukodadi Lamongan Branch, is the solution. Among all types of financing given by BMT, Rahn financing is the most popular option among members, as shown by the figure 1.

Figure 1. Rahn Financing Data for 2017-2020 at BMT Mandiri Sejahtera, East Java Province, Sukodadi Lamongan branch



Source: Secondary Data Processed in 2021.

Based on the aforementioned data, Rahn financing has the most users among the three types of financing. In 2017, users of Rahn finance reached 139 customers; in 2018, that number increased to 247. In contrast, the number of Rahn finance customers reached 321 in 2019 and 323 in 2020. KSPPS BMT Mandiri Sejahtera, East Java, Sukodadi Lamongan Branch's financing for Rahn intends to reduce lending to "titil" banks, which have fairly expensive loan rates, and to ease the needs of the surrounding community, with consumers giving guarantees for BMT's financing. Variables like promotions, quickness in the application

process, religiosity, and satisfaction can influence the development of Rahn financing from year to year (Olii, 2021). Customer satisfaction arising from a great product is the foundation of a strong customer connection and stimulates the referral of new clients (Ryandhi, 2019). Additionally, satisfied customers will decide to purchase additional products from the BMT, and thus, there will be a rise in demand for various forms of financing. Therefore, an analysis of customer satisfaction was required to determine the level of satisfaction, and which attributes were deemed crucial by customers in determining the level of satisfaction with the quality of Rahn financing products at the KSPPS BMT Mandiri Sejahtera, East Java, Sukodadi Lamongan Branch. Importance Performance Analysis (IPA) is the most appropriate method to analyze customer satisfaction. Hence, the researcher was interested in conducting a study entitled “An Analysis of Customer Satisfaction Levels on the Quality of Rahn’s Financing Products Utilizing the Importance Performance Analysis (IPA) Method.”

1. Literature Review

1.1. Customer Satisfaction

As providers of essential services, non-bank Islamic financial institutions continuously strive to ensure customer satisfaction. When customers are satisfied, they are more likely to make additional purchases and share positive word-of-mouth recommendations (Sudirman, 2020). This can significantly contribute to increased agency revenue due to a growing customer base. Therefore, customer satisfaction plays a critical role in the success of these institutions in the competitive marketplace.

According to Kotler and Keller (2016), customer satisfaction is an individual’s response—whether of happiness or dissatisfaction—after comparing the actual performance of a product to their expected performance (Rahayu, 2019). Several factors influence customer satisfaction (Indrasari, 2019).

- a. **Product Quality:** Customers primarily seek products that meet their needs. High-quality products are often indicated by customer satisfaction with their performance.
- b. **Service Quality:** Service quality is the second key factor in determining customer satisfaction. The five dimensions of service quality include tangibility, reliability, assurance, empathy, and responsiveness. When these

characteristics align with customer expectations, the agency is perceived to offer excellent service.

- c. **Emotional Satisfaction:** Emotional satisfaction arises when customers feel a sense of pride after using a product or service with high social value. Some customers are content with the quality of the product, while others may be impressed or amazed.
- d. **Price:** Price reflects the perceived value of a product. Customers derive satisfaction from products that offer the same or better quality than others but at a more affordable price.
- e. **Cost:** If customers do not incur in additional expenses or significant time delays during the purchasing process, they are more likely to be satisfied with the product or service.

There are various methods for measuring customer satisfaction, including complaint and suggestion systems, customer satisfaction surveys, mystery shoppers, and analysis of consumer switching behaviors. In conventional economics, satisfaction is understood as the fulfillment of a desire. In contrast, in Islam, satisfaction results from the fulfillment of a need. Additionally, in Islamic principles, satisfaction is not determined by the quantity of the product or service consumed, but rather by the value of worship derived from using or consuming it (Robbyanto, 2020). To achieve satisfaction in the Islamic context, a Muslim must consider the following (Rifa'i, 2019):

- a. **Avoid Excessiveness:** Muslim consumers are instructed to fulfill their needs without excess, in accordance with what Allah states in Surah Al-A'raf, verse 31².
- b. **Avoid Usury (Riba):** Muslims must ensure that no element of usury is involved in fulfilling their needs.
- c. **Operate Halal Businesses:** Business activities must be halal from production to distribution.
- d. **Implement Zakat, Infaq, and Alms:** The principles of zakat, infaq, and alms should be applied in business transactions as a form of social responsibility.

2 <https://quran.kemenag.go.id/sura/7/31>. Akses pada tanggal 17 April 2022

1.2 Product Quality

According to Kotler, product quality refers to the totality of features and characteristics of a good or service that aims to satisfy customer needs, whether expressed directly or indirectly (Kusuma and Utomo, 2020, p. 179). Rational consumers seek maximum satisfaction from the products they purchase (Firmansyah, 2018). The seven dimensions of product quality are as follows³:

- a. **Performance:** Refers to the basic operating characteristics of a product.
- b. **Durability:** Refers to the product's ability to remain functional until it requires replacement.
- c. **Conformance to Specifications:** The extent to which a product's specifications meet the expectations and requirements determined by the customer.
- d. **Features:** Additional characteristics that enhance the product's primary function and attract customers.
- e. **Reliability:** The likelihood that a product will perform satisfactorily over a certain period. A product is considered reliable when it has a minimal risk of malfunction or damage.
- f. **Aesthetics:** The visual, tactile, olfactory, and gustatory aspects of the product, which influence its appearance and appeal.
- g. **Perceived Quality:** Customers often need detailed information before selecting a product. Their perceptions are shaped by factors such as the brand, advertising, pricing, and the reputation of the agency or company.

In Islamic economics, the halal status of a product is a fundamental aspect of its quality (Anwar and Kumala, 2020). Products must not only meet sufficient quantitative standards but also adhere to halal requirements. The characteristics of product quality in Islam include the following (Pramudya, 2019):

- a. **Absence of Interest or Usury (Riba):** In Islamic economics, usury is strictly prohibited. Any form of self-enrichment through usury is forbidden. Non-bank Islamic financial institutions are regulated by the Sharia Supervisory Board (DPS), ensuring that the products offered do not involve interest.

3 Indrasari.

- b. **Avoidance of Gharar:** Items containing uncertainty, fraud, or deception are prohibited from sale. As such, Islamic financial institutions ensure that their products are transparent and free from ambiguity.

2. Research Method

2.1 Data Collection Methods

This study employs a descriptive quantitative approach, using both primary and secondary data. The data collection methods are as follows (Subaki, 2021):

2.1.1 Survey Method

The survey method is a quantitative research approach that gathers data through questionnaires. A questionnaire is a structured set of attributes or written statements related to the research problem, designed to collect information from respondents. The data in the questionnaire is measured using an ordinal scale, with attribute values assigned through the Likert scale, as detailed in the table 1.

Table 1. Performance and Importance Scale Ratings

Scale	Performance	Importance
5	Very Good (VG)	Very Important (VI)
4	Good (G)	Important (I)
3	Fair (F)	Fairly Important (FI)
2	Poor (P)	Not Important (NI)
1	Very Poor (VP)	Not Important at All (NIAA)

Source: Own elaboration.

2.1.2 Documentary Method

The documentary method is used to collect data in the form of written documents. In this study, the documentary method involves analyzing documents that describe the history and organizational structure of the leadership at KSPPS BMT Mandiri Sejahtera in East Java.

2.2 Population and Sample

The population and sample in this study are outlined as follows (Djaali, 2020):

2.2.1 Population

The population refers to a collection of objects or individuals that can provide answers or information relevant to the issue under investigation. The population of this study consists of 323 Rahn financing customers from the Sukodadi Lamongan branch of KSPPS BMT Mandiri in 2020.

2.2.2 Sample

The sample represents a subset of the population under examination. In this study, a simple random sampling technique was used. Simple random sampling is a non-probability sampling technique that does not account for population stratification. Based on a population size of 323 customers and an acceptable margin of error of 10%, the sample size was determined to be 76 customers.

2.3 Research Instruments

A good research instrument must be both valid and reliable, ensuring that the data analyzed aligns with the research plan. The instruments used in this study are as follows (Dominikus and Unaradjan, 2019)

2.3.1 Validity Test

A validity test assesses the validity of the items that measure the dimensions under investigation. An item is considered valid if the calculated r value exceeds ($>$) the critical value from the r table. Conversely, an item is considered invalid if the calculated r value is less than ($<$) the r table. A valid questionnaire indicates that the statements included can accurately measure the variables under study.

2.3.2 Reliability Test

A *reliability* test is used to evaluate the consistency or reliability of the items measuring the dimensions under study. If the test results are consistent, the instrument can be considered highly reliable. An item is deemed reliable if the calculated r value is greater than or equal to (\geq) 0.6.

2.4 Data Analysis

2.4.1 Conformity Level

Importance-Performance Analysis (IPA) is a quantitative-qualitative descriptive method used to assess customer satisfaction with the performance of an agency or institution (Sulastri and Mudjanarko, 2020). James and Martilla introduced this method in their 1977 article titled “Importance Performance Analysis” in the *Journal of Marketing*. The method begins by distributing questionnaires to customers after identifying relevant attributes for the study. Customers evaluate the importance (Importance) of each attribute in ensuring their satisfaction and the institution’s performance (Performance) in meeting their expectations. A Likert scale is typically used to assess both importance and performance, where respondents express their attitudes or opinions ranging from highly positive to negative for each attribute (Hidayat, 2021). After collecting data on importance and performance, the level of conformity is calculated. The level of conformity is determined by comparing the performance score with the importance score, which helps prioritize which attributes need improvement to enhance customer satisfaction. The formula for calculating the level of conformity is as follows:

$$Tki = \frac{Xi}{Yi} \times 100\%$$

Where:

- Tki = Respondent’s level of conformity
- Xi = Performance score
- Yi = Importance score

2.4.2 Gap Analysis (Gea, 2020)

Gap analysis is an essential process used in planning and evaluating performance. The gap in product quality refers to the difference between the importance of an attribute (Importance) for satisfying customers and the actual performance (Performance) of the product. A smaller gap indicates higher product quality. The following formula is used for gap analysis:

Product Quality Score = Performance (P)–Importance (I)

2.4.3 Importance-Performance Analysis

In this method, two variables, X and Y, represent the two axes. Variable X represents the performance level of product quality in meeting customer satisfaction, and the X-axis contains the performance scores. Variable Y represents the level of importance, with the Y-axis containing the importance scores, or the customer's expectations. This relationship can be described by the following formula:

$$\bar{X} = \frac{\sum X_i}{n} \quad \bar{Y} = \frac{\sum Y_i}{n}$$

Remarks:

$$\begin{aligned} \bar{X} &= \text{Average score of performance level} \\ \bar{Y} &= \text{Average score of importance level} \\ n &= \text{Number of respondents} \end{aligned}$$

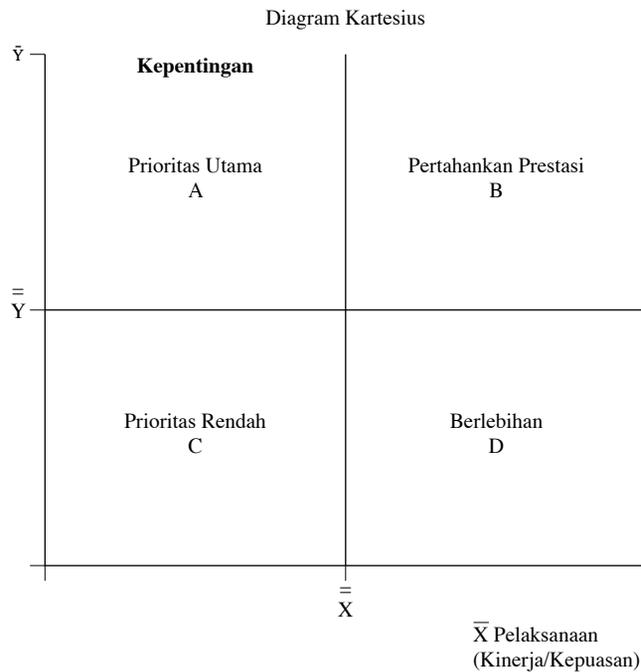
Importance-Performance Analysis employs a Cartesian diagram to visualize the priority levels of different attributes. The diagram is divided into four quadrants, where the lines intersect at the points (\bar{X}, \bar{Y}) . \bar{X} is the average score of the product quality performance level, while \bar{Y} is the average score of the importance level. The intersection point is calculated using the following formula:

$$\bar{X} = \frac{\bar{X}}{k} \quad \bar{Y} = \frac{\bar{Y}}{k}$$

Remark: k = Number of attributes that affect customer satisfaction.

After obtaining \bar{X} , \bar{Y} , \bar{X} , \bar{Y} and the level of suitability, it is possible to continue by plotting all the attributes on a Cartesian diagram, as depicted in the figure 2:

Figure 2. Cartesian Diagram



Source: Yudi Siyamto 2017.

Remarks:

a) Quadrant A (Top Priority)

This category includes consumer-perceived attributes that have a significant influence on customer satisfaction. However, the product quality received by customers is less than satisfactory. Consequently, management is required to improve the performance of its products in this area.

b) Quadrant B (Maintain Achievement)

This category includes attributes that are considered important, and the product quality meets customer expectations. Therefore, management should maintain the current performance of these products.

c) Quadrant C (Low Priority)

This category includes attributes that are less important in contributing to customer satisfaction, and the product quality is not particularly outstanding.

d) Quadrant D (Excessive)

This quadrant contains attributes that customers consider less important, yet the product quality exceeds their needs. As a result, management can reallocate resources, such as funds and effort, to higher-priority attributes.

In this study, SPSS Version 25 was used to support the Importance-Performance Analysis (IPA) method. The IPA method is valuable for assessing customer satisfaction by indicating the level of conformity. Furthermore, the IPA method provides information on which attributes impact customer satisfaction, allowing management to prioritize and enhance these areas.

3. Results and Discussion

3.1 Respondent Demographics Based on Gender

According to the data collected from 76 respondents, there are 35 male customers and 41 female customers among respondents. To make it easier to determine the proportion of variances in respondents based on gender, see the figure 3.

Figure 3. Respondent demographics based on gender

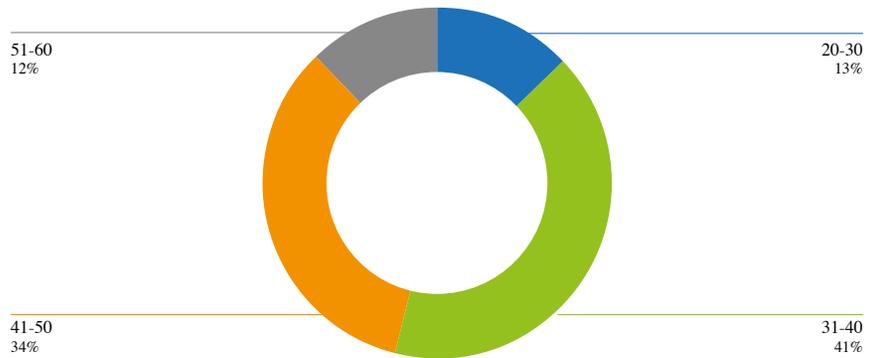


Source: Primary data processed in 2022.

3.2 Respondent Demographics by Age

According to the data summary obtained from 76 respondents, there were 10 respondents aged 20 to 30 years, 31 respondents aged 31 to 40 years, 26 respondents aged 41 to 50 years, and 9 respondents aged 51 to 60 years. The following diagram illustrates the differences in the proportion of respondents based on age (figure 4).

Figure 4. Respondent Demographics by Age



Source: Primary data processed in 2022.

3.3 Validity Test

The validity test for this study employed the r -table obtained from the degree of freedom (df) = $N-2$, which is 0.3494, where N represents the number of pre-test samples (32 respondents), and the alpha level was set at 5% (table 2).

Table 2. Performance and Importance Validity Test

Dimension	r-count (Performance)	r-count (Importance)	r-table	Remark
Performance 1	0.443	0.434	0.3494	Valid
Performance 2	0.573	0.757	0.3494	Valid
Durability	0.479	0.625	0.3494	Valid
Conforms to Specification 1	0.654	0.635	0.3494	Valid
Conforms to Specification 2	0.461	0.575	0.3494	Valid
Features	0.661	0.627	0.3494	Valid
Reliability 1	0.391	0.519	0.3494	Valid
Reliability 2	0.713	0.679	0.3494	Valid
Aesthetics	0.481	0.443	0.3494	Valid
Quality Impression	0.715	0.390	0.3494	Valid

Source: Primary data processed with SPSS 25.

According to the validity test results, each statement related to the study's Performance and Importance dimensions is valid, as the r -count values exceed the r -table value of 0.3494.

3.4. Reliability Test

This study employed Cronbach's Alpha coefficient to assess reliability. The questionnaire is deemed reliable if respondents provide consistent answers. The results of the reliability test are as follows (table 3):

Table 3. Performance and Importance Reliability Test

Cronbach's Alpha (Performance)	Cronbach's Alpha (Importance)	Reliability Standard	Remark
0.772	0.751	0.6	Reliable

Source: Primary data processed with SPSS 25.

The data above concludes that the study's questionnaire is reliable, as the Cronbach's Alpha values exceed the reliability standard of 0.6.

3.5 Data Analysis

3.5.1 Conformity Level Analysis

In this study, the level of conformity was determined by dividing the performance score by the importance score. The results are presented in the table 4.

Table 4. Conformity Level Calculation

No.	Attribute	Performance Score (Xi)	Importance Score (Yi)	Conformity Level (Tki%)
1	Rahn financing complies with the needs of the customer	292	312	93.59%
2	Customers can easily meet the conditions for Rahn financing	297	308	96.43%
3	The tempo of installments for Rahn financing is in accordance with the customer's ability	298	316	94.30%
4	Rahn financing is free of interest (usury)	274	300	91.33%
5	The cost of Ujroh is determined by the customer's ability	286	306	93.46%

No.	Attribute	Performance Score (Xi)	Importance Score (Yi)	Conformity Level (Tki%)
6	The customer does not need to visit the office to propose the installment of Rahn financing	281	286	98.25%
7	No fines are charged to customers when there is a delay in installments	300	304	98.68%
8	Issues with Rahn financing installments are solved amicably	304	310	98.06%
9	The application process for Rahn financing is fast	327	351	93.16%
10	Customers have a favorable impression of Rahn financing	293	303	96.70%
	Tki Average			95.40%

Source: Primary data processed in 2022.

Based on these calculations, the attribute “No fines are charged to customers when there is a delay in installments” (98.68%) has the highest level of conformity, while “Rahn financing is free of interest (usury)” (91.33%) has the lowest. The average conformity level of 95.40% suggests that the overall performance falls within the “very suitable” category, as shown in the table 5 (Hidayat, 2020):

Table 5. Conformity Level Category

Conformity Level	Suitability Range
Very suitable	80-100
Suitable	70-79
Suitable enough	60-69
Not appropriate	50-59
Not in accordance	40-49

Source: Febria Ningtyas Putri Hidayat (2020).

3.5.2 Gap Analysis

The results of the Gap Analysis are presented in table 6.

Table 6. Gap Analysis Calculations

No.	Attribute	Performance (P)	Importance (I)	GAP	Rank
1	Rahn financing complies with the needs of the customer	3.84	4.11	-0.27	7
2	Customers can easily meet the conditions for Rahn financing	3.91	4.05	-0.14	5
3	The tempo of installments of Rahn financing is in accordance with the customer's ability	3.92	4.16	-0.24	6
4	Rahn financing is free of interest (usury)	3.61	3.95	-0.34	10
5	The cost of Ujroh is determined by the customer's ability	3.76	4.03	-0.27	8
6	The customer does not need to visit the office to propose the installment of Rahn financing	3.70	3.76	-0.06	2
7	No fines are charged to customers when there is a delay in installments	3.95	4.00	-0.05	1
8	Issues with Rahn financing installments are solved amicably	4.00	4.08	-0.08	3
9	The application process for Rahn financing is fast	4.30	4.62	-0.32	9
10	Customers have a favorable impression of Rahn financing	3.86	3.99	-0.13	4

Source: Primary data processed in 2022.

If the performance score exceeds the importance score, a positive gap value (+) is obtained. The larger this gap, the more satisfied the consumer is with the quality performance of Rahn's financing products, suggesting that customer satisfaction surpasses expectations. Conversely, a negative gap value (-) is recorded when the performance score is lower than the importance score; however, smaller negative gaps are more favorable. In general, companies that maintain high product quality tend to exhibit smaller negative gap values.

According to the calculations, attribute 7, "No fines are charged to customers in cases of delayed installments," has the smallest gap value of -0.05, while attribute 4, "Rahn financing is free of interest (usury)," has the largest

gap value of -0.34. Although the gap analysis in this study did not reveal any positive gap values, the negative gaps for each attribute are minimal, indicating that the quality of Rahn's financing products is generally high.

3.5.3. Importance-Performance Analysis

The results of the [specific calculations and further analysis] are as follows (table 7):

Table 7. Calculations of \bar{X} , \bar{Y} , $\overline{\bar{X}}$ and $\overline{\bar{Y}}$

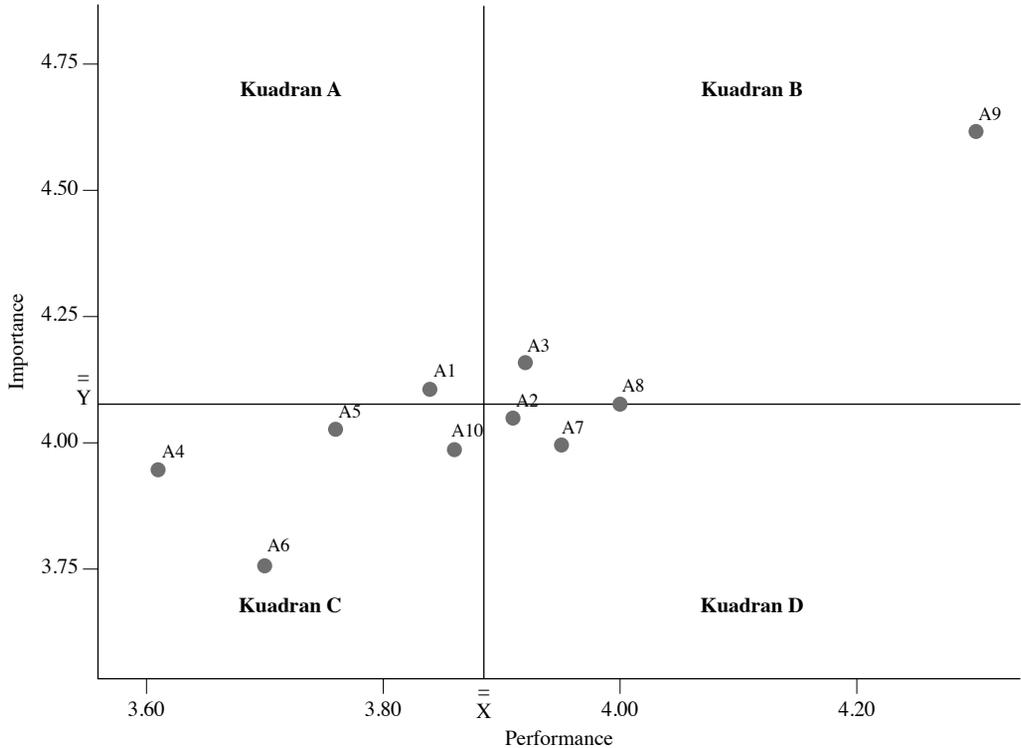
No	Attribute	\bar{X}	\bar{Y}
1	Rahn financing complies with the needs of the customer	3.84	4.11
2	Customers can easily meet the conditions for rahn financing	3.91	4.05
3	The tempo of installments of rahn financing is in accordance with the customer's ability	3.92	4.16
4	Rahn financing is free of interest (usury)	3.61	3.95
5	The cost of Ujroh is determined by the customer's ability	3.76	4.03
6	The customer does not need to visit the office to propose the installment of rahn financing	3.7	3.76
7	There are no fines charged to customers when there is a delay in installments	3.95	4
8	If there are issues with the rahn financing installment, solve them amicably	4	4.08
9	The application process for rahn financing is fast	4.3	4.62
10	Customers have a favorable impression of Rahn Financing	3.86	3.99
	$\overline{\bar{X}}$	3.885	
	$\overline{\bar{Y}}$		4.075

Source: Primary Data processed in 2022.

A method called Importance-Performance Analysis (IPA) describes the prioritization of attributes within a Cartesian diagram. The coordinates (x, y), derived from the average scores of performance levels and importance levels, are used to determine the priority position of each attribute. The Cartesian diagram is divided into four quadrants, bounded by the coordinates (\bar{x} , \bar{y}),

which represent the mean of the average performance scores and the mean of the average importance scores, respectively. In this study, $\bar{x} = 3.885$ and $\bar{y} = 4.075$ were obtained. After gathering all data, the process continues by plotting the attributes on the Cartesian diagram, as shown in figure 5.

Figure 5. Cartesian Diagram



Source: Primary Data processed with SPSS 25.

Based on the Cartesian Diagram Above, the Priority Positions by Quadrants Are:

a) **Quadrant A (First Priority)**

Customers value the attributes in this quadrant; however, the quality of the product they received falls short of expectations. The attribute in this quadrant, A1, is “Rahn financing complies with the needs of the customer.” Due to the low level of satisfaction with this attribute, it is considered a high priority for improvement.

b) Quadrant B (Maintain Achievement)

This quadrant includes attributes deemed essential by customers, and the performance of the product quality meets their expectations. Attributes A3, “The tempo of installments of Rahn financing aligns with the customer’s ability,” A8, “Issues with Rahn financing installments are resolved amicably,” and A9, “The application process for Rahn financing is fast,” are in this quadrant. Management should maintain the performance of these Rahn financing product qualities.

c) Quadrant C (Low Priority)

The attributes in this quadrant are considered less important by customers, and the quality of the product received is not remarkable. Attributes in this quadrant include A4, “Rahn financing is free of interest (usury),” A5, “The cost of Ujroh is determined by the customer’s ability,” A6, “The customer does not need to visit the office to propose Rahn financing installments,” and A10, “Customers have a favorable impression of Rahn financing.”

d) Quadrant D (Excessive)

This quadrant includes attributes that customers consider less important, but the quality of the product they received is perceived as excessive. Attributes in this quadrant include A2, “Customers can easily meet the conditions for Rahn financing,” and A7, “No fines are charged to customers for delayed installments.”

Conclusions

The data collected and analyzed in this study demonstrate that Rahn financing products have generally performed well and met customer expectations, with a 95.40% level of conformity across all attributes. The minimal gap for each attribute, all registering greater than -1, further supports this conclusion. Thus, it can be inferred that customers are satisfied with the quality performance of Rahn financing products at KSPPS BMT Mandiri Sejahtera, East Java, Sukodadi Lamongan Branch.

Key attributes considered important by customers, influencing their satisfaction with Rahn financing quality at BMT Mandiri Sejahtera Savings and Loans and the Sharia Financing Cooperative (KSPPS), East Java Sukodadi Lamongan Branch, include A1, “Rahn financing complies with the needs of the customer,”

A3, “The tempo of installments of Rahn financing aligns with the customer’s ability,” A8, “Issues with Rahn financing installments are resolved amicably,” and A9, “The application process for Rahn financing is fast.” While attributes A3, A8, and A9 are sustained, A1 still requires improvement.

It is recommended that the management of KSPPS BMT Mandiri Sejahtera East Java Sukodadi Lamongan Branch continue to evaluate and enhance their performance, as the conformity level of each attribute has not yet reached 100%. The negative gaps for certain attributes indicate that there is room for further improvements. Addressing these gaps will likely enhance customer satisfaction and foster higher loyalty to the KSPPS BMT Mandiri Sejahtera East Java Sukodadi Lamongan Branch.

For future research, it is suggested that different analytical techniques and study objects be employed to uncover insights that provide further contributions to the field.

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