Assessing Customer Satisfaction in Islamic Rural Banks: An Importance-Performance Analysis of BPRS Amanah Bangsa

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KEYWORD	ABSTRACT
	This study measures customer satisfaction at BPRS Amanah Bangsa using Importance-Performance Analysis (IPA). While previous research has mainly examined Islamic commercial banks, this study extends the application of IPA to Islamic rural banks, offering micro-level insights into service quality attributes often overlooked in the literature. Results show an average conformity level of 106.47% and a Customer Satisfaction Index (CSI) of 66.24%, indicating customers are generally satisfied. However, gaps remain in promotional tools, service responsiveness, and customer data privacy. The findings contribute by highlighting critical service areas for improvement in BPRS and demonstrating the applicability of IPA in strengthening the competitiveness of small-scale Islamic financial institutions.

1. INTRODUCTION

The Islamic banking industry in Indonesia has become an important pillar in supporting economic growth and promoting financial inclusion (Yuliana & Bashir, 2017). Among the various institutions, Islamic Rural Banks (BPRS) hold a unique role as they cater to micro, small, and medium enterprises (MSMEs) that are often underserved by Islamic commercial banks (BUS) and Islamic business units (UUS) (E. Santoso, 2017; Naufal & Firdaus, 2018). Despite this strategic position, BPRS operate on a relatively small scale, with limited assets, resources, and technological support (Husaeni, 2017b). These limitations can restrict their ability to deliver

efficient financial services, and at the same time, they face growing competition from larger Islamic banks entering the MSME market (Hosen & Muhari, 2013).

In such a context, customer satisfaction becomes a key indicator of whether BPRS can sustain their relevance and competitiveness. Previous studies have shown that service quality strongly affects customer loyalty in Islamic banking. For instance, Pawennari et al. (Pawennari et al., 2021) confirmed that the Importance-Performance Analysis (IPA) method is useful for identifying attributes that matter most to customers. Similarly, Santoso & Alawiyah (B. Santoso & Alawiyah, 2021) and Ansari Harahap et al. (Ansari Harahap et al., 2019) demonstrated how IPA helps banks detect service gaps and prevent customer switching. However, most of this research focuses on large-scale Islamic commercial banks, while studies on customer satisfaction in BPRS remain very limited.

This research gap is critical because BPRS differ substantially from commercial banks in their scale, organizational capacity, and service reach. Understanding how customers perceive their services is therefore not only timely but also necessary to support the sustainability of these institutions.

Against this background, the present study applies the IPA method to BPRS Amanah Bangsa with two main objectives: first, to assess the level of customer satisfaction, and second, to identify which service attributes should be prioritized for improvement. By doing so, the study provides fresh evidence on the use of IPA in the context of Islamic rural banking, while offering practical insights for strengthening service quality and competitiveness in small-scale Islamic financial institutions.

2. LITERATURE REVIEW

Customer Satisfaction

Customer satisfaction is the customer's evaluation after using a product or service. Currently, various studies have been conducted to understand the factors that influence customer satisfaction. Among the factors that affect customer satisfaction are: expectations of product performance, absolute product performance, performance relative to expectations, performance level experienced during consumption, and performance level and expectations of competing offerings. In addition, service quality is also strongly associated with customer

satisfaction. Service quality is equivalent to service performance and is one of the variables in shaping customer satisfaction (Mittal & Frennea, 2010).

Customer Satisfaction Theory explains that customer satisfaction arises from the evaluation of their experience with a product or service compared to their initial expectations. This theory emphasizes the comparison between their expectations and the reality of the service received. When the delivered service meets or even exceeds their expectations, users experience satisfaction, which will increase loyalty, leading them to repeatedly use the same service and recommend it to others (Solihati et al., 2025).

Customer satisfaction indicates how well the product usage experience compares to their value expectations. This satisfaction is the expectation perceived by customers before using a product or service. Satisfaction is directly related to customer experience; customers want more than just simple value. They desire products that can provide an experience that goes beyond their needs and wants (Azlan & Farid, 2020).

Customer satisfaction is not the same as the concepts of brand image, brand equity, corporate social responsibility (CSR), brand trust, and brand commitment, which represent general customer opinions and perceptions of the overall company across various dimensions. Customer satisfaction focuses on evaluating the use of a product or the customer's service experience, which represents a narrower aspect of the overall customer experience. Measuring customer satisfaction is important as it provides insight into the company's ability to deliver satisfaction to its customers through its product and service offerings (Mittal & Frennea, 2010).

The research conducted by Muzammil Hanif et al. highlights that the factors influencing customer satisfaction are crucial to understand in order to identify the underlying reasons behind customer satisfaction with a product or service. Customer satisfaction is achieved when a product or service is able to meet their expectations and desires. The results of the study indicate that price fairness and customer service have a significant impact on customer satisfaction (Hanif et al., 2010).

Vithya Leninkumar conducted a study on the relationship between customer satisfaction, customer trust, and customer loyalty. The results of the study showed that there is a significant positive correlation between customer trust and loyalty; customer satisfaction and loyalty; as well as customer satisfaction and trust. Customer satisfaction has a significant influence on customer loyalty. In addition, customer trust is influenced by customer satisfaction, which proves

that customer satisfaction is a crucial factor in building customer trust. Furthermore, an indirect relationship was found between customer satisfaction and loyalty, with customer trust acting as an intervening variable (Leninkumar, 2017).

Customer satisfaction is generally understood as the outcome of comparing customer expectations with the actual performance of a service (Mittal & Frennea, 2010). According to the Expectation-Disconfirmation Theory (Oliver, 1980), satisfaction arises when performance meets or exceeds expectations, while dissatisfaction occurs when expectations are not fulfilled. Recent studies confirm that satisfaction is a critical determinant of loyalty, trust, and long-term relationships in banking services (Leninkumar, 2017). In Islamic banking, satisfaction is shaped not only by efficiency and reliability but also by compliance with Sharia principles (Husaeni, 2017a). This makes customer expectations in Islamic banks unique compared to conventional banks. Recent international research emphasizes that transparency, fairness, and ethical compliance significantly influence customer satisfaction in Islamic banking. Selim Ahmed et al shows that Shariah compliance positively and significantly influences service quality and customer satisfaction in Islamic banking, with service quality as a partial mediator (Ahmed et al., 2021).

Importance-Performance Analysis

Importance-Performance Analysis (IPA) was first used as a tool to develop company management strategies. IPA combines measures of attribute importance and performance into a two-dimensional grid to facilitate data interpretation and produce practical recommendations. A set of key attributes of products and services is created, and respondents rate each attribute based on its importance to the purchase decision of those goods and services. The IPA literature does not provide a clear definition of attribute importance. Most IPA studies only examine the level of salience or attractiveness of an attribute that is likely to be a determinant in customers' purchase decisions. Few researchers have considered the role played in the decision-making process by consumers. (Oh, 2001).

Importance-performance analysis (IPA) is a method used to examine customer satisfaction and management strategies. This method can help companies diagnose underlying deficiencies and set key priorities in their business development. As a result, resource allocation can be carried out more efficiently, thereby improving customer satisfaction and the competitiveness of their products and services. The main objective of the IPA method is to analyze the performance

of various product or service attributes, as well as to facilitate data interpretation and provide practical recommendations for the company. By identifying the most important attributes, namely strengths and weaknesses, the IPA method offers insights to the company on which products or services should be the focus of improvement. Therefore, the IPA method helps the company prioritize managerial actions and provides suggestions for optimal resource reallocation in order to enhance and maintain customer satisfaction (Sever, 2015).

The IPA method is an integral part of SWOT analysis. Many researchers have proposed the use of IPA in conducting SWOT analysis to produce more systematic SWOT factors. The IPA method can bridge the gap in SWOT analysis approaches by providing quantitative and customer-oriented SWOT factors, thereby addressing the shortcomings of traditional SWOT analysis. In addition, the IPA method is also highly effective for measuring customer satisfaction based on customer satisfaction surveys (Phadermrod et al., 2019).

The Importance Performance Analysis (IPA) method aims to measure the relationship between consumer perceptions and the priority for improving product/service quality, also known as quadrant analysis. Importance Performance Analysis is used to map the relationship between the importance and performance of each offered attribute, as well as the gap between performance and expectations of those attributes. A positive gap (+) occurs when the perception score is higher than the expectation score, whereas a negative gap (−) occurs when the expectation score is higher than the perception score. The greater the expectation score and the lower the perception score, the larger the gap. If the total gap is positive, it indicates that customers are highly satisfied with the company's service. Conversely, if the gap is negative, it means customers are less or not satisfied with the service. The smaller the gap, the better. Generally, companies with a high level of service tend to have smaller gaps.

Towards the Theoretical Framework

This study integrates customer satisfaction theory with the IPA method. This study assumes that satisfaction in BPRS is influenced by both traditional service quality dimensions (tangibles, reliability, responsiveness, assurance, empathy) and Islamic-specific attributes such as Sharia compliance, fairness, and inclusiveness. Previous works suggest that overlooking these elements can undermine trust and long-term loyalty (Leninkumar, 2017)

Therefore, the present study applies IPA to BPRS Amanah Bangsa to evaluate the extent to which customer expectations align with service performance. Although no formal hypotheses are tested, the framework implies that attributes located in Quadrant I (high importance, low performance) represent strategic service gaps. This framework is directly tied to the study's objective: to identify priority areas for service improvement and contribute empirical evidence on the applicability of IPA in the context of Islamic rural banking.

3.   METHODOLOGY

This study use a quantitative research approach, as the main objective is to measure and compare the gap between customer expectations and perceived performance in the services of BPRS Amanah Bangsa. A quantitative design is considered appropriate because it allows for the systematic collection of numerical data and the application of statistical techniques to draw generalizable conclusions.

This research use two types of data, primary and secondary. Primary data were collected directly from customers of BPRS Amanah Bangsa through structured questionnaires and interviews. The questionnaire was designed using a four-point Likert scale, covering five service quality dimensions (tangibles, reliability, responsiveness, assurance, and empathy) as well as attributes specific to Islamic banking such as Sharia compliance. The study involved 50 valid responses obtained from customers across the head office and four branch offices. Respondents were selected using purposive sampling, with criteria including: (1) active customers of BPRS Amanah Bangsa, (2) having at least six months of banking experience, and (3) having conducted transactions more than twice in the last three months. Secondary data from annual reports of BPRS Amanah Bangsa, publications from OJK, and relevant academic literature.

The data analysis technique used in this study is Importance Performance Analysis (IPA). The IPA method has been widely applied in research on service quality, tourism, education, marketing, and healthcare services. Its ease of implementation, data presentation, and the strategic recommendations it provides are key strengths of this method (Oh, 2001). IPA was chosen because it is widely recognized as a practical and effective tool to evaluate service attributes by comparing customer expectations (importance) and perceived performance (Sever, 2015). Unlike other statistical models such as regression or SEM, IPA is more suitable for studies

with managerial objectives, as it provides a clear visual mapping of which attributes should be prioritized for improvement.

The IPA method is considered particularly suitable for this research because BPRS operates in a highly competitive environment with limited resources. Unlike large Islamic commercial banks, BPRS needs simple yet strategic tools to evaluate service quality. IPA not only quantifies satisfaction levels but also translates them into actionable recommendations for managers. Therefore, it aligns directly with the research objective of identifying service attributes that require improvement to strengthen customer satisfaction and competitiveness.

4. RESULTS AND DISCUSSIONS

RESULT

Validity and Reliability Test

The method used to test validity and reliability in this study is the Spearman Rank method. This method is used to analyze the relationship and level of correlation between ordinal or non-parametric variables. The results of the performance data validity test show a significant relationship between the performance data provided by respondents. The average correlation value of 0.626 indicates a fairly strong positive correlation between performance data and the attributes measured in this study. In addition, the significance value (sig.) below 0.05 indicates that the validity test results are valid and acceptable.The validity test results for the expectation data also show a significant relationship between the expectation data provided by respondents. The average correlation value of 0.607 indicates a fairly strong positive correlation between expectation data and the attributes measured in this study. The significance value below 0.05 indicates that these validity test results are also valid and acceptable.

Furthermore, the reliability test for performance data shows excellent results. The Cronbach's Alpha value of 0.947 indicates a high level of reliability. This signifies that the performance data used in this study has good consistency. In addition, the total number of items, which is 30, further enhances confidence in the reliability of the data. The reliability test for expectation data also shows excellent results. The Cronbach's Alpha value of 0.949 indicates a high level of reliability for the expectation data used in this study. The total of 30 items likewise contributes to greater confidence in the reliability of the data.

Table 1. Reliability Test

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.947	.947	30

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.949	.949	30

Source: Output SPSS 23 (data processing)

With good validity and reliability results, it can be concluded that the Spearman Rank method used in this study is valid and reliable for analyzing the relationship between performance data and customer expectations of BPRS Amanah Bangsa. These results provide confidence that the data used in this study can give an accurate picture of customer satisfaction and their expectations regarding the services provided by BPRS Amanah Bangsa.

Customer Satisfaction Analysis

The Importance Performance Analysis method is used to assess the level of customer satisfaction with the services provided by bank staff. The analytical method employed is quadrant analysis. Quadrant analysis is a shape divided into four parts by two perpendicular intersecting lines. To apply quadrant analysis, the average scores of performance and importance are calculated. Based on the calculations, the following table can be observed:

Table 2. Results of the Average Calculation of Importance Level, Bank Performance, and CSI (Customer Satisfaction Index)

Variable		Statement	Level of Conformity (Tki)	Average Satisfaction Level (Xi)	Average Importance Level (Yi)	Score (S)
Tangible	X1	Attractive office design	105.59%	3.4	3.22	10.9
	X2	Variety of Products	103.66%	3.4	3.28	11.2
	X3	Attractive Promotional Tools	100.59%	3.4	3.38	11.5
	X4	Comfort and Cleanliness	102.37%	3.46	3.38	11.7
Reliability	X1	Customer education	108.59%	3.54	3.26	11.5
	X2	Responsible	107.32%	3.52	3.28	11.5
	X3	Delivery of product	108.02%	3.5	3.24	11.3

Variable		Statement	Level of Conformity (Tki)	Average Satisfaction Level (Xi)	Average Importance Level (Yi)	Score (S)
		information				
	X4	Optimal Customer Service	104.24%	3.44	3.3	11.4
	X5	Simple transactions	107.32%	3.52	3.28	11.5
	X6	Quick and precise in handling financing requests	108.48%	3.58	3.3	11.8
	X7	Compliant with Shariah regulations	109.04%	3.62	3.32	12.0
	X8	a positive brand image	107.14%	3.6	3.36	12.1
Responsiveness	X1	Timely service	104.88%	3.44	3.28	11.3
	X2	Clear and easy-to-understand communication	105.49%	3.46	3.28	11.3
	X3	Fast and responsive in handling complaints	105.42%	3.5	3.32	11.6
	X4	Serving customers according to the queue order	104.22%	3.46	3.32	11.5
Assurance	X1	Confidence in customers	110.49%	3.58	3.24	11.6
	X2	Building good relationships	108.02%	3.5	3.24	11.3
	X3	Experienced and knowledgeable	106.71%	3.5	3.28	11.5
	X4	Customer-friendly	107.06%	3.64	3.4	12.4
	X5	Speaking politely to customers	104.65%	3.6	3.44	12.4
	X6	Offering products that ensure customer safety	102.98%	3.46	3.36	11.6
	X7	Protecting customer privacy	104.82%	3.48	3.32	11.6
	X8	Wearing modest and Islamic attire	104.79%	3.5	3.34	11.7
	X9	Keeping promises	104.27%	3.42	3.28	11.2
	X10	Providing accurate solutions and advice to customers	104.24%	3.44	3.3	11.4
Empathy	X1	Treating customers equally regardless of their social status	112.12%	3.7	3.3	12.2

Variable		Statement	Level of Conformity (Tki)	Average Satisfaction Level (Xi)	Average Importance Level (Yi)	Score (S)
	X2	Prioritizing customer comfort	111.38%	3.72	3.34	12.4
	X3	The office is conveniently located	109.70%	3.62	3.3	11.9
	X4	Hearing customer complaints and feedback	110.59%	3.76	3.4	12.8
			106.47%	3.53	3.31	350.1
CSI (Customer Satisfaction Indeks)				66.24%		

Source: (Data Processing)

Level of Conformity (Tki)

The suitability level comes from comparing performance scores with importance scores, and it helps determine which services and improvements should be prioritized to boost customer satisfaction. From the Suitability Level (Tki) calculations shown in the table above, the average score is 106.47%, with values ranging between 100.59% and 112.12%. Tki indicates the extent to which the needs and expectations of BPRS Amanah Bangsa's customers are met by the evaluated service attributes. These results reflect a relatively high level of conformity, suggesting that most of the attributes have met customer expectations regarding the services provided.

In terms of individual attributes, *attractive promotional tools* received the lowest score. This indicates that BPRS Amanah Bangsa needs to improve and enhance the promotional tools used to make them more appealing to customers. This attribute is important for attracting customer attention and increasing their trust and interest in the products and services offered. On the other hand, the attribute that received the highest score is *non-discrimination based on customers' social status*. This demonstrates that BPRS Amanah Bangsa has successfully created an inclusive environment and does not differentiate customers based on their social standing. This attribute sends a positive signal about the bank's fair and equitable approach in serving customers, which in turn can enhance customer satisfaction.

In addition, the average performance level of 3.53 indicates that BPRS Amanah Bangsa has delivered services that meet customer expectations in the evaluated aspects. This reflects a good level of service performance across various dimensions assessed in the study. Meanwhile, the

average importance level of 3.31 illustrates that the evaluated attributes hold relatively high importance for customers. This indicates that BPRS Amanah Bangsa's customers place significant value on these attributes when deciding to choose and use banking services. This analysis provides insights into the levels of conformity, performance, importance, and prioritization of service attributes at BPRS Amanah Bangsa. When interpreting this data, it is important to recognize that customer evaluations and preferences may vary, and continuous efforts are needed to understand and fulfill customer expectations in order to improve the quality of Islamic banking services.

The relationship between the suitability of importance level and performance level is very good and appropriate. If the percentage is between 80-100%, the suitability can be said to indicate that the performance of each attribute has met consumer expectations but still requires further improvement. The average performance level is 3.53, and the average importance level is 3.31. These average values will be used to determine the Cartesian diagram (Importance Performance Analysis), which is divided into four quadrants: Quadrant I as the main priority, Quadrant II to maintain achievements, Quadrant III as low priority, and Quadrant IV as excessive.

Elaboration of attributes according to the Importance Performance Analysis diagram

The Cartesian diagram is a figure divided into four parts by two perpendicular intersecting lines at the points (x, y), where x represents the average score of the performance level of all factors, and y is the average of the average importance scores of all factors affecting customer satisfaction. The explanation of the quadrants in the Importance Performance Analysis can be seen in the figure below:
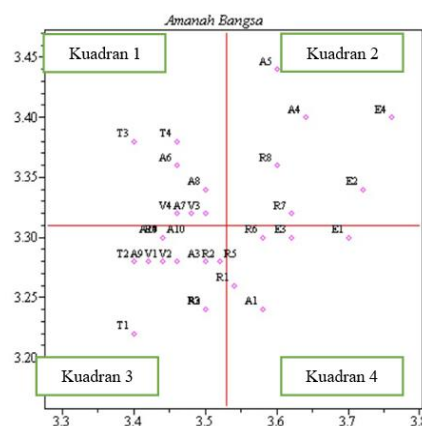

Figure 1. IPA Analysis Plot Diagram of BPRS Amanah Bangsa

The position of each quadrant represents a different condition. Mapping based on the level of importance and performance allows the Bank to promptly make improvements to attributes considered important by customers within a relatively short period. Each quadrant is explained with the following interpretations:

Quadrant I (Main Priority)

This quadrant represents factors that are considered important and expected by customers, but the Bank's performance has not yet optimally met these expectations, causing customer dissatisfaction. These dimensions need to be prioritized for improvement. There are seven attributes included in Quadrant I, indicating high importance but relatively low performance.

First, the *attractive promotional tools* attribute. BPRS has not yet provided promotional materials that are easily understood and appealing to customers, indicating a need for improvement in this area. Second, *comfort and cleanliness* have not been fully optimized. Customers feel that BPRS needs to enhance its efforts in creating a more comfortable and clean environment. Third, the *safety of products* for customers. Customers have not yet gained confidence in the safety of the products offered by BPRS, which means the bank must work to build greater trust in its products. Fourth, *customer privacy* is perceived as not being well protected. Customers believe that BPRS needs to pay more attention to safeguarding their personal information. Fifth, the *use of modest and Islamic dress* has not been fully implemented. BPRS should improve the understanding and application of appropriate Islamic dress among its employees. Sixth, *responsiveness in handling complaints*. BPRS needs to enhance its responsiveness in addressing customer complaints to provide better satisfaction. Lastly, *serving customers according to the queue order* must be properly managed. BPRS should improve its queuing system and service time management to deliver a better overall customer experience.

Quadrant II (Maintain Achievement)

Quadrant II represents the attributes most desired by customers. These attributes align with customer perceptions and are considered important factors that support customer satisfaction, so the company must maintain this level of performance. The figure above shows

that there are 6 attributes included in Quadrant II. These attributes are: optimal service, easy transactions, prioritizing customer comfort, the ability to listen to customer complaints and suggestions, compliance with Shariah regulations, and having a good brand image.

Firstly, BPRS Amanah Bangsa offers optimal services by providing high-quality service that effectively meets customer needs. Previous research, such as that conducted by Fery Siswadi (Siswadi et al., 2020), indicates that optimal service has a strong positive relationship with customer satisfaction. This highlights the importance for the Bank to give special attention to improving service quality in order to meet customer expectations. Secondly, BPRS Amanah Bangsa ensures easy banking transactions by providing simple and efficient processes for its customers. Research by Anwar and Riza (Anwar & Riza, 2023) found that ease of transaction has a positive impact on customer satisfaction. Therefore, the Bank needs to ensure that the transaction processes for customers can be carried out easily, quickly, and efficiently.

Thirdly, BPRS Amanah Bangsa prioritizes customer comfort by emphasizing positive experiences and providing a pleasant atmosphere during interactions with the bank. Research by Khotijah et al. (Khotijah et al., 2016) shows that comfort in interacting with the bank has a significant influence on customer satisfaction. The bank should focus on efforts to create a comfortable environment for customers, both during transaction processes and in interactions with bank staff. Fourthly, BPRS Amanah Bangsa is capable of listening to customer complaints and suggestions by paying close attention to customer feedback and striving to improve service deficiencies. Research by Khoiri (Khoiri, 2021) shows that a positive response to customer complaints and suggestions can enhance customer satisfaction and loyalty. The bank needs to have an effective mechanism for handling customer complaints, such as responsive customer service and open communication.

Fifthly, BPRS Amanah Bangsa upholds Sharia principles by adhering to the rules and guidelines of Sharia in all aspects of its operations. As an Islamic bank, it has the responsibility to ensure that all of its activities comply with Sharia principles. The bank must ensure that all offered products and services align with Islamic law. Finally, BPRS Amanah Bangsa has a strong brand image and a positive reputation that is well recognized among customers and the general public. Research by Jannah and Hayuningtias (Jannah & Hayuningtias, 2024) shows that a positive perception of a bank's brand has a significant influence on customer satisfaction. Therefore, the bank needs to continuously build and maintain a strong and positive image in the eyes of its

customers, through effective promotion, consistent service quality, and the superior products it offers.

Quadrant III (Low Priority)

Quadrant III includes factors that are perceived to have low actual performance and are not very important or highly expected by customers, so the company does not need to prioritize or give extra attention to these factors. The figure above shows that there are 8 attributes included in Quadrant III. These attributes include providing appropriate solutions and advice to customers, keeping promises, timely service, easy-to-understand communication, extensive experience and knowledge, responsiveness in handling complaints, attractive design, and product diversity.

Firstly, providing appropriate solutions and advice to customers is a priority in service delivery. This reflects BPRS Amanah Bangsa's commitment to offering solutions that align with customer needs and providing valuable financial advice for their development. Research by Fajar and Atika (Fajar & Atika, 2023) reveals that offering accurate solutions and useful recommendations can enhance customer satisfaction. Secondly, keeping promises is a key aspect of building customer trust. BPRS Amanah Bangsa demonstrates reliability and integrity by consistently following through on the commitments it makes to customers. Research Adji et al. (Roekma Hari Adji et al., 2020) confirms that customer trust in a bank increases when the bank delivers on its promises.

Thirdly, timely service is a fundamental aspect of delivering responsive and efficient customer care. BPRS Amanah Bangsa is committed to providing prompt service to effectively meet customer needs. A study by Ahmad Guspul(Guspul, 2014) found that delays in service can have a negative impact on customer satisfaction. Fourthly, BPRS Amanah Bangsa actively listens to customer complaints and suggestions, showing genuine attention to feedback and striving to improve any shortcomings in its services. Fifthly, BPRS Amanah Bangsa upholds Sharia principles by adhering to Islamic guidelines in all aspects of its operations. As a Sharia-compliant bank, it carries the responsibility of ensuring that every activity and product offered aligns with Islamic values. It is essential for the bank to maintain this compliance consistently across its services and offerings. Lastly, BPRS Amanah Bangsa has built a strong brand image, with a positive reputation that is well recognized among its customers and the wider community.

Quadrant IV (Excessive)

This quadrant contains factors that are considered not very important and not highly expected by customers, so the company would be better off reallocating resources related to these factors to other factors with higher priority levels. The figure above shows that there are 5 attributes included in Quadrant IV. These attributes are: fast and accurate financing process, non-discrimination based on social status, easily accessible office location, trust in customers, and customer education.

First, BPRS Amanah Bangsa stands out for its fast and accurate financing process, ensuring that customers get the support they need quickly and efficiently. Second, the bank is known for treating all customers equally, regardless of their social background, offering fair and respectful service without discrimination. Third, its conveniently located branch offices make it easy for customers to access banking services comfortably. Fourth, BPRS Amanah Bangsa has earned a strong level of trust by safeguarding customer information and maintaining integrity in every interaction. Lastly, the bank is committed to educating its customers—providing clear information about Sharia-based products and services, and helping them make smart, informed financial decisions.

Calculation Based on Customer Satisfaction Index (CSI)

The Customer Satisfaction Index is used to determine the overall satisfaction level of customers by considering the importance level of product/service attributes. The results of this calculation can be presented in the table 2. After conducting the research and calculating the CSI, it was found that the Customer Satisfaction Index resulting from this study is 66.24%. This indicates that, overall, customers of BPRS Amanah Bangsa can be considered satisfied. This level of satisfaction is based on the Customer Satisfaction Index interpretation table, which shows that a CSI score within the range of 66% to 80.99% indicates customer satisfaction. This suggests that the performance of BPRS Amanah Bangsa is close to meeting customer expectations, leading many customers to feel satisfied with the services provided. When performance meets expectations, customers feel satisfied, and when performance exceeds expectations, customers feel very satisfied. These expectations may be shaped by past experiences, feedback from relatives, as well as promises and information provided by BPRS or its competitors.

Customer Satisfaction Analysis Results of BPRS Amanah Bangsa

Based on the research results, it can be concluded that the attributes that need attention and should be prioritized for improvement are those in Quadrant I, namely promotional tools that need to be designed to be more attractive, comfort and cleanliness of branch offices, product safety, customer privacy, responsiveness, better customer service, and increased implementation of Islamic attire. Furthermore, the calculation using the suitability level of service quality toward customer satisfaction reached a score of 106.47%. This value falls within the range of 80 - 100%, indicating that overall, customers are satisfied with the service performance of BPRS Amanah Bangsa. This is also supported by the CSI calculation result, which yielded a score of 66.24%, indicating that the services provided by BPRS are perceived as satisfactory by its customers.

DISCUSSION

The results of this study show that the average conformity level between customer expectations and the services of BPRS Amanah Bangsa reached 106.47%, while the Customer Satisfaction Index (CSI) was 66.24%. These values suggest that, overall, customers are satisfied with the bank's services, although several attributes such as promotional tools, responsiveness, and customer privacy require significant improvement.

This finding is broadly consistent with the Expectation–Disconfirmation Theory (Oliver, 1980), which posits that satisfaction occurs when perceived performance meets or exceeds customer expectations. The relatively high conformity level indicates that most service attributes provided by BPRS Amanah Bangsa were able to meet customer expectations. However, the gaps identified in Quadrant I suggest areas where expectations are higher than performance, confirming that satisfaction in Islamic banking is multidimensional and not only tied to basic service delivery.

When compared with previous research, this study confirms and extends earlier findings. For example, Pawennari et al. found that IPA could effectively identify satisfaction attributes in Islamic banks (Pawennari et al., 2021). Similarly, Santoso & Alawiyah argued that IPA helps banks prioritize improvements in service quality (B. Santoso & Alawiyah, 2021). The present study supports these claims but also extends them by applying IPA in the context of an Islamic rural bank, where resources and market scope are more limited. Unlike larger commercial Islamic

banks, BPRS face distinctive constraints such as technological gaps and smaller networks, which may explain why attributes like promotional tools and customer privacy remain problematic.

Interestingly, the result that non-discrimination based on social status received the highest conformity score reflects a unique phenomenon in BPRS. This contrasts with findings in larger banks where customer segmentation often leads to differentiated services (Ahmed et al., 2021). The strong emphasis on inclusivity may represent an advantage for BPRS in building community trust and loyalty, aligning with the Islamic values of fairness and equality.

Theoretically, these results reinforce the argument that satisfaction in Islamic banking cannot be explained solely by functional service quality but must also integrate Islamic values such as Sharia compliance, inclusivity, and fairness (Dusuki & Abdullah, 2007). By identifying which attributes align with these values and which require further attention, the study contributes to a more nuanced understanding of customer satisfaction in Islamic rural banks.

From a practical perspective, the findings highlight strategic priorities for BPRS managers. Attributes falling into Quadrant I particularly promotional effectiveness, service responsiveness, and data privacy should receive urgent attention. Improvement in these areas will not only close the gap between expectations and performance but also strengthen competitiveness against larger Islamic banks that are increasingly entering the MSME market.

Overall, this study confirms the usefulness of IPA in diagnosing customer satisfaction in Islamic banking while offering new insights into the specific challenges of BPRS. The results both validate existing theory and highlight unique features of Islamic rural banks, thus contributing to both the literature and managerial practice.

5.   CONCLUSION

This study applied the Importance–Performance Analysis (IPA) to assess customer satisfaction at BPRS Amanah Bangsa. The results show an average conformity level of 106.47% and a Customer Satisfaction Index (CSI) of 66.24%, indicating that customers are generally satisfied, though improvements are needed in promotional tools, responsiveness, and customer privacy. Theoretically, the study extends the use of IPA to Islamic rural banks, showing that customer satisfaction is shaped not only by service quality dimensions but also by Sharia-based attributes such as fairness and inclusivity. Practically, the findings provide guidance for BPRS managers and regulators in prioritizing resources to improve service gaps, thereby strengthening

competitiveness and compliance with Islamic values. Limitations include the focus on a single bank, cross-sectional design, and reliance on self-reported data. Future research should involve multiple BPRS, adopt longitudinal approaches, and apply advanced methods such as SEM or PLS to test causal relationships. In short, this study confirms the usefulness of IPA in Islamic rural banking and highlights actionable areas to improve service quality and customer satisfaction.

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