

## **SATISFACTION ANALYSIS OF TWO - ACCOUNT HOLDER'S CUSTOMER (SAVINGS OF SHARIAH BANKS AND CONVENTIONAL BANKS)**

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### **Abstract**

This study attempts to analyze the customer's satisfaction and preference of banking services. Characteristics of respondents are a customer holding savings accounts in Islamic banks and conventional banks. The method used to analyze customer satisfaction is the Customer Satisfaction Index (CSI) and Importance Performance Analysis (IPA). The method will produce how satisfied customers who have accounts in Islamic and conventional banks. Meanwhile, to measure the client's preferences is using Analytical Hierarchy Process (AHP). This method would be known to the client's preferences in using banking services, be it Islamic or conventional banks. The results showed that customer satisfaction in Islamic banks is 72.03%, while customer satisfaction conventional bank is 73.11%. Customer preferences in selecting Islamic banks are 48% while customer preferences in selecting conventional banks are 49%. Based on the research, satisfaction and customer preference is still higher in the conventional banks than in Islamic banks. This also shows that there are still many people who have the mindset of a rational economic interest even though they are aware that the bank has elements which are not good in religion or economically in the long term.

*Keywords: Satisfaction of Client Banks, Preference of Client Banks, IPA, CSI, AHP*

### **I. Introduction**

The development of shariah banking in Indonesia is inseparable from the banking system in general. The shariah banking system is also regulated in the Constitution. The role of shariah banks in pushing regional economic growth is more strategic in order to realize a more balanced economic structure. Support for the development of shariah banking is also demonstrated by the "dual banking system", whereby conventional banks are allowed to open sharia window bank. This explains that both bank and non-bank financial institutions are the backbone of a country's economy, both of which have an important role as an intermediary

institution between excessive parties who save their funds in financial institution and underfunded parties who lend funds in financial institutions.

The existence of Islamic and conventional banks generally has a strategic function as an intermediary institution and provides services in payment traffic, but the characteristics of both types of banks (Islamic and conventional) can influence the behavior of prospective customers in determining their preferences against the selection between the two types of banks. Furthermore, customers' behavior on banking products of Islamic and conventional banks can be influenced by attitudes and perceptions of the community towards the characteristics of the banking system itself. Attitudes and preferences of the community can be known by the level of customer satisfaction in using banking products (Islamic banks and conventional banks). The level of customer satisfaction on bank services can be achieved with the quality of good product service, responsive in the face of customer problems, transparent and fair to customers and so on.

According to research conducted by Irbid and Zarka (2001) the motivation of customers in choosing Islamic banks is likely to be based on the profit motive, not religious motives. In other words, customers prefer economic rationale in the decision to choose sharia banks compared with non-sharia banking institutions or conventional banks. This is in contrast with shariah principle which give priority to Islamic banks in order to avoid usury element in product of conventional banks. Moreover, the study conducted by Saeed (1996) also shows that Islamic banks take steps to ensure the capital to be disbursed and the expected profit from capital will be given to the bank at the time specified in the contract. Although fiqh does not allow this but in reality Islamic banks ask for guarantees for this even though they insist that no guarantee is made to ensure the return of capital, but to ensure that the mudharib performance conforms to the terms of the contract.

Since Islamic banking industry cannot be separated firmly with conventional banking, it can be assumed that competition in Islamic banking industry will be very high although its market structure is highly concentrated on two big banks. One of the obstacles to the growth of Islamic bank is still the dominant society that is not shari'a loyalist. Such community groups are generally tarnished by the existing sharia banks, so that competition has shifted to a more rational society, in the sense that they will choose a bank that can provide better

service and return. For such a "floating" group, Islamic banks not only have to compete with fellow Islamic banks, Islamic bank is also faced with customers who have increasingly elastic demand because they are still customers of conventional bank which have long experience and wider network coverage.

In other words, the market boundary of the Islamic bank industry becomes widespread, as it still competes with conventional bank. In this regard, it is thought that many Islamic banks will be left behind in terms of ability to provide services or flexibility in meeting the various needs of the "floating" customers. Therefore, among the key factors to accelerate the growth of Islamic bank industry is to educate consumers of the benefits of Islamic banks. The form of education is not only promotion, but also business to business cooperation in delivering innovative products and extending reach to the community. This study aims to determine the level of customer satisfaction who own savings account in Islamic and conventional banks.

## **2. Literature Review**

### **2.1 Customer Satisfaction**

According to Kotler (2000) satisfaction is the feeling of pleasure or disappointment of someone who comes from the comparison between perception or impression to the performance (result) of a product and its expectations. If the performance above expectations then the customer will be happy and feel satisfied, whereas if the performance below customer expectations will feel disappointed. According to Engel, et al, (1995) satisfaction is defined as post-consumption evaluation that a chosen alternative at least meets or exceeds expectations.

Irawan (2003), also argue that customer satisfaction can be interpreted as a qualitative measurement of the output consumed or used by customers. In the long run, higher customer satisfaction will increase the competitiveness of the company, and the industrial competitiveness will ultimately affect the competitiveness of a country. In the short term, relationship between customer satisfaction and profitability levels hardly can be seen, because customer satisfaction is a defensive strategy, and its ability to maintain customer will ultimately affect long-term benefits. Not only that, according to Rangkuti

(2003), customer satisfaction is defined as the customer response to the suitability between the level of prior importance and the actual performance felt after usage. Customer satisfaction is determined by the various types of services that customers get during using some of the stages of the service.

There are similarities between some of the above definitions, which involve the components of customer satisfaction (expectations and perceived performance). Generally, customer expectations are an estimate or a customer's belief about what he or she will receive when he buys or consumes a product (goods and services). While perceived performance is customer perception of what he received after consuming the product that he purchased (Tjiptono, 2004).

Satisfaction is the point where the customer feels that his or her needs and desires have been achieved well or very well by using products or services of a company. In order to achieve customer satisfaction, the company must develop products or services in order to become a product that has a high quality and provide benefits to these customers.

In the perspective of Islam, which becomes a benchmark in assessing customer satisfaction is Shariah standard. Customer satisfaction in the view of sharia is the level of comparison between expectations and realities of products or services which compliant with shariah principles. Qardhawi (1997), as a guide to know the level of satisfaction perceived by consumers, a company of goods and services must see the performance of the company related to the nature of honest, trustworthy, and true. Allah Almighty has given guidance in Al-Qur'an Al-Hujurat verse 10 that to all believers in essence is a brother, so that must be mutually good relations between brothers.

*“The Believers are but brothers, so make settlement between your brothers. And fear Allah that you may receive mercy.” (Al-Hujurat : 10)*

In this 10th verse interpretation, Allah SWT describes the relationship that exists among the believers. Yet the relationship that exists between them is not blood relations. Whereby Muslims are very numerous and consists of different tribes, nations and countries. This verse illustrates the close relationship built by Islam for its adherents. Whereby all

Muslims are like a family born of a father in the form of faith to Allah SWT (Wahid, 2010).

If producers keep being tough and do not care about their customers, the customer will stay away which result in not achieving the target. This explains that caring for others is a mandatory requirement for believers. In addition, customer satisfaction is influenced by the quality and quantity of a company's product and service. If the company can maximize its products and services, then the level of customer satisfaction will be high.

## **2.2 Measurement of customer satisfaction**

According to Kotler (2003), there are four means to track and measure customer satisfaction. The four means are as follows:

1. Complaint and suggestion system.
2. Survey of problem satisfaction
3. Ghost shopping
4. Analysis of lost customers

Measuring customer satisfaction is very important to do because it provides important information for the company. Furthermore Kotler, Tjiptono and Gregory (2011), revealed that there are six indicators about the object of measuring customer satisfaction are:

1. Overall customer satisfaction

Direct customers are asked how satisfied with products and services. Satisfaction is measured by the product or service of the company concerned by comparing it with the overall level of satisfaction with competitors' products or services.

2. Dimensions of customer satisfaction

Identify key dimensions of customer satisfaction by asking customers to rate products and services based on specific items, such as speed of service, service facility or employee friendliness.

3. Confirm expectations

Satisfaction is not measured directly. However, it is concluded based on the consistency and inconsistency between customer expectations and actual product performance on number of important attributes or dimensions.

4. Interest in re-purchase

Customer satisfaction is measured by asking customers whether to shop for products or to use the services of a company again.

#### 5. Willingness to recommend

The case of a repeated purchase of product is relatively long and not a one-time purchase (car purchase, home, life insurance, etc.). Customer is willing to recommend products or services to family and relatives.

#### 6. Customer dissatisfaction

Customer dissatisfaction includes complain, return, warranty cost, product recall, and consumer switch to competitor.

It is important to be done by a company to know the level of customer satisfaction of the company because this becomes a benchmark for the development of their products and services. Not just a benchmark, company also can see how many customers who are loyal and customers who are just temporary buyers only.

### **3. Research Methodology**

The type of data used in this study is primary data. Primary data was obtained through questionnaires filled by customers who own funding account in Islamic banks and conventional banks in Bogor City. Due to the large amount of population, in this study the researchers used the sampling technique. The sampling technique used is purposive sampling, ie the selection of respondents done deliberately in accordance with the criteria. The criteria of respondents in this sample are Islamic bank customers who have two accounts in each Islamic and conventional bank. The size of the population used is the number of labor force in Bogor City in 2014. Based on SUSENAS 2014 data reported in *Republika*, February 2015 that there are 84.990 people in labor force of Bogor City (Bogor BPS 2014). Based on calculation using Slovin sample formula and error rate of 10%, it is suggested that the number of samples in this study is 100 respondents.

The analysis method used in this research is Customer Satisfaction Index (CSI) and Important Performance Analysis (IPA). This method can analyze the level of customer expectation which it is measured in relation to what should be done by the company to produce a quality product or service. The Importance Performance Analysis (IPA) method is

an easy technique used to identify the importance factors and level of implementation which are useful for the development of an effective marketing program (Ruhimat, 2008).

## **4.Results and Discussions**

### **4.1 Demographics of Respondents**

Customers who have Islamic bank and conventional banks account are the main respondents in this study. Demographic aspects to be studied from the respondents are gender, age, education level, occupation and income earned every month. In addition to demographic aspects, the characteristics of respondents in this study are also known through customer behavior. Whereby the behavior of these customers will identify the selection of use of savings products in Islamic bank and conventional bank. And the reason to use savings products in Islamic and conventional banks.

#### **a. Gender**

Based on the data obtained from questionnaires, it is found that 100 respondents who own savings account in Islamic and conventional banks was 48% male and 52% women. From these results, it is concluded that only men are generally more sensitive to the needs of banking services, however women with majority of housewives and female students also need banking services to conduct daily transactions. Figure given below explain a number of respondent by gender.

#### **b. Age**

From the characteristics of respondents based on age, it can be seen that the highest percentage is for respondents aged 16-25 years with 59%, followed by respondents aged 26-35 years with 18%, then respondents aged 36-45 years with 15%, and the lowest percentage was respondents in aged more than 46 years with 8%. Adult and teenagers are the most dominant group in using banking services, because advance in technology makes them become more aware on the need for transactions using banking services which aim to ease the needs in economy.

#### **c. Highest Education**

The highest education is one of the groups of respondents. The highest education is the highest education for those who have graduated and for respondents

who are still in pursuing education. The percentage of respondents based on education level is 45% at the level of Bachelor, followed by 39% at the level of education of SMA / SMK, then 15% at the level of education Diploma. And the lowest percentage is 1% at junior high school level. The level of education also affects the use of banking services. An example of this is that some universities require students to open an account at one of the banks to facilitate the payment of an educational obligation. Above is the illustration of respondent by their highest education.

d. Job

Based on the job characteristic of respondent, it is found that the highest percentage of respondents based on job is 48% as student, followed by 23% as private employee, 13% having other jobs, 7% having job as entrepreneur, 4% as civil servants and the lowest percentage of respondents who work as teachers is 4%. Job factor has a significant impact on consumer decisions in using banking services. Whereby consumers will have a preference to facilitate financial transactions by choosing a bank close to the place of work. Not only that, if the consumer work in banking services he will automatically open an account at the bank account.

e. Income

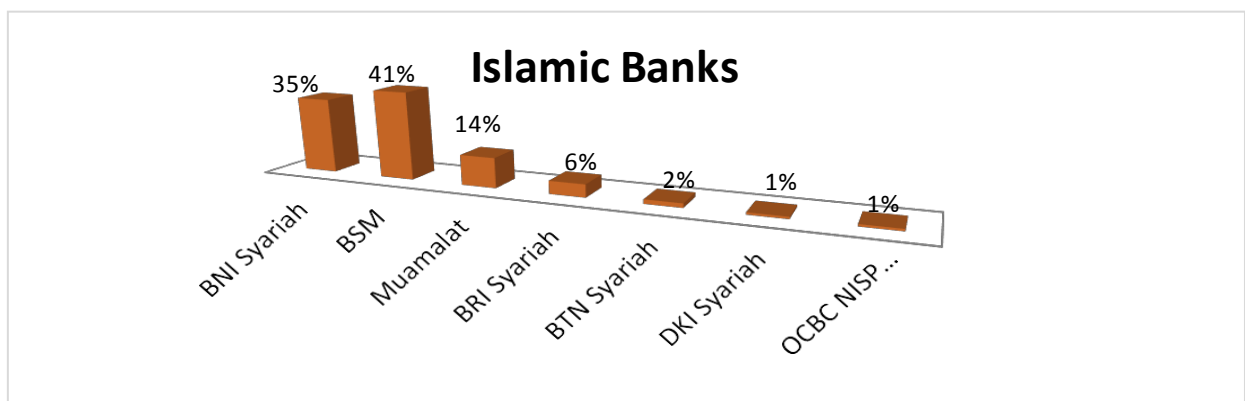
Based on the income of respondents, it is found that the highest percentage of respondents' income is Rp.1.000.000-Rp.2.500.000 which is 51%. Then, 33% of respondents' income is Rp. 2,500,000- Rp.5,000,000. Then, 10% of the respondent's income is Rp.5.000.000- Rp.10.000.000, and the lowest percentage of respondent's income is > Rp 10.000.000 which is 6%. Generally, consumers who have an income will open an account at a particular bank to store their wealth. The selection of banking services by consumers can be influenced by the advantages and convenience of transactions obtained when using these banking services. Not only that, the use of banking services in the aspect of income is also influenced by the place where consumers' work, whereby they work with one bank to distribute the salary / wage of the employees. The following figure shows the income of the respondents of Islamic banks and conventional banks.



#### **4.2 Consumer behavior of Islamic bank**

Based on the results of questionnaires, there are several syariah banks whose savings products are used by respondents. These Islamic banks include BNI Syariah, Bank Mandiri Syariah, Muamalat, BRI Syariah, BTN Syariah, DKI Syariah Jakarta and OCBC NISP Syariah. The most widely used syariah bank's savings products by respondents are Bank Syariah Mandiri, while the least saving products used by respondents are Bank DKI Syariah Jakarta and Bank OCBC NISP Syariah.

According to the data of respondents who are dominated by students, they choose Bank Mandiri Syariah due to bank cooperation factor with the campus. Whereby each student is required to open an account in the bank account to facilitate obligation payment. In addition, Bank Mandiri Syariah is considered one of the Islamic banks that have facilities and services which are considered good among other Islamic banks. For Bogor city, Bank Mandiri Syariah has several branch offices which are spread everywhere and mobile banking applications which began to be developed. Figure 1 below shows the number of respondents using sharia banks.



**Figure 1:** Customer characteristic based on use of saving account in Islamic bank

In Figure 2, it shows the number of respondents who choose several factors in using Islamic bank saving account. Based on selection on savings products of Islamic banks by respondent, there are several factors which make respondents choose savings products: Shariah, avoiding usury, easy transactions, strategic location, trust, education, employment,

profit sharing system and family. Here are some reasons for choosing Islamic banks.

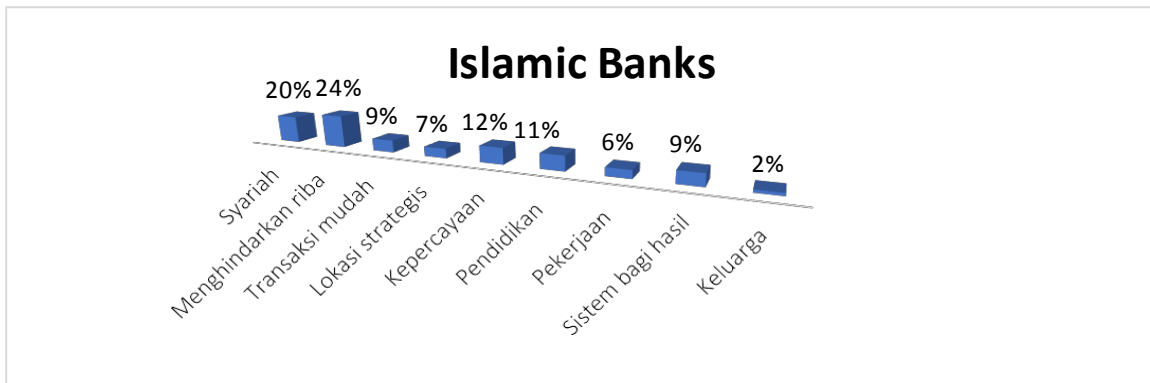
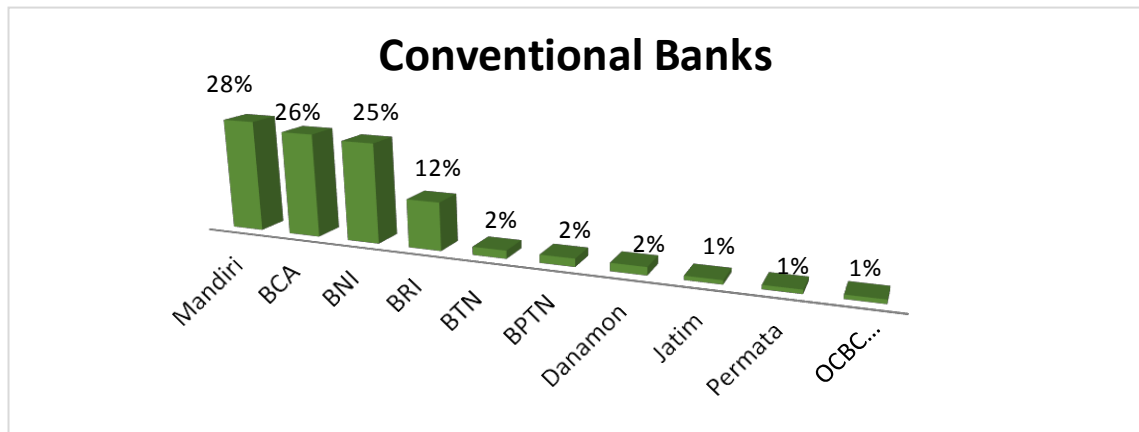


Figure 2: Reason respondent choose saving account of Islamic banks

#### 4.3 Customer behavior of Conventional banks

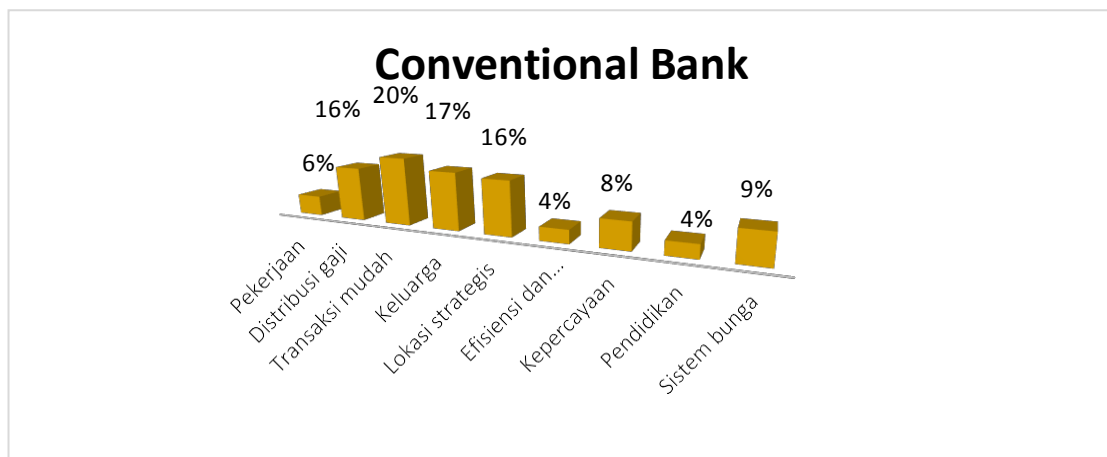
Based on the results from questionnaires, there are several Islamic banks whose savings products are used by respondents. The conventional banks used by the respondents are Bank Mandiri Bank BCA, Bank BNI, Bank BRI, Bank BTN, Bank Jatim, Bank Danamon, Bank Permata and Bank OCBC NISP. The conventional bank savings product which the most used by the respondent is Mandiri, while the least saving product used by respondents are Bank Jatim, Permata and OCBC NISP.

From the results of this study it is shown that Bank Mandiri, BCA and BNI are still the first choice of consumers in choosing banking services. It is because respondents have an interest towards easy transaction factors which are ATM availability, because with the more available number of ATM, the customer will transact faster, cheaper and safer. In addition, customer service is the most considerate factors by the customer, this includes front liner hospitality such as customer service and teller which provides services in each bank branch, ease of information (call center service), internet banking, and other facilities. Thus, if the bank has a good customer service, customers will feel comfortable doing transactions or activities in banks. Figure 4.8 shows the number of respondents using conventional banks account.



**Figure 3:** Customer characteristic based on using of saving account of Conventional bank

Figure 3 shows the number of respondents who choose several factors in using conventional bank savings account. According to respondents' selection for saving account in conventional banks, there are of several factors affect respondents in choosing savings products which are work, salary distribution, easy transactions, family, strategic location, efficiency and effectiveness, trust, education and interest system. These are some reasons of customer in choosing conventional bank



**Figure 4:** Reason respondent choose saving account of Conventional banks

#### 4.4 Customer Satisfaction Index (CSI)

This CSI method measure the level of customer satisfaction toward a company. Level of satisfaction is calculated based on the total mean of the level of importance and

satisfaction. The overall level of customer satisfaction is measured by using the modified Likert scale which can be seen from the following satisfaction criteria.

**Table 1:** Measurement of Customer Satisfaction Index

Scale	Answer criteria
0,00 – 0,34	Not Satisfy
0,35 – 0, 49	Less satisfy
0,50 – 0,74	Satisfy
0,75 – 1,00	Very satisfy

Table 1 and table 2 calculation result of *Customer Satisfaction Index in Islamic and conventional banks* (Jony, 2009).

**Table 2:** calculation result of Customer Satisfaction Index of Bank Syariah

No	Attribute name	Average Importance score (RSP)	Weighting Factor [WF=(RSP/ $\sum$ RSK)]	Average satisfaction score (RSK)	Weight Score [WS=RSK xWF]
1.	Broad Knowledge on product and service of banks	3,42	0,072	2,83	0,204
2.	Reliability in offering banking products and services.	3,38	0,071	2,82	0,201
3.	Convenience and benefit in transactions.	3,46	0,073	2,98	0,218
4.	Good manners	3,43	0,072	3,45	0,250
5.	Fast, responsive and accurate service	3,47	0,073	2,98	0,218
6.	Provide solutions and suggestions.	3,43	0,072	3,10	0,224
7.	Product and service are secure	3,40	0,071	3,02	0,217
8.	Guarantee of the time settlement in solving problem	3,32	0,070	2,18	0,153
9.	mobile banking product and service are secure	3,33	0,070	2,74	0,192
10.	Listen customers' complaint	3,44	0,072	3,05	0,221

No	Attribute name	Average Importance score (RSP)	Weighting Factor [WF=(RSP/	Average satisfaction score (RSK)	Weight Score [WS=RSK xWF]
11.	Listening and carrying out customer needs.	3,37	0,071	2,18	0,155
12.	Greetings at the beginning and end of service	3,35	0,070	3,56	0,252
13.	Strategic location and easy to reach.	3,41	0,072	2,57	0,185
14.	The parking area and lounge area are spacious, safe and comfortable.	3,07	0,064	2,85	0,185
<b>Total</b>		<b>47,28</b>	<b>1,000</b>	<b>40,31</b>	<b>2,881</b>
<b>CSI = (WS : 4) x 100%</b>					<b>72,03</b>

\*) Total mean of all level of Importance of respondent

**Table 3:** calculation result of Customer Satisfaction Index of conventional bank

No	Attribute name	Average Importance score (RSP)	Weighting Factor [WF=(RSP/ $\sum$ RSK)]	Average satisfaction score (RSK)	Weight Score [WS=RSK xWF]
1.	Broad Knowledge on product and service of banks	3,22	0,068	2,86	0,195
2.	Reliability in offering banking products and services..	3,35	0,071	2,80	0,199
3.	Convenience and benefit in transactions.	3,42	0,072	2,82	0,204
4.	Good manners	3,56	0,075	2,97	0,224
5.	Fast, responsive and accurate service	3,36	0,071	2,92	0,208
6.	Provide solutions and suggestions.	3,35	0,071	2,9	0,206
7.	Product and service are secure	3,33	0,070	2,98	0,210
8.	Guarantee the time settlement of problem	3,41	0,072	2,87	0,207
9.	mobile banking product and service are secure	3,36	0,071	2,92	0,208
10.	Listen customers' complaint	3,42	0,072	2,94	0,213

No	Attribute name	Average Importance score (RSP)	Weighting Factor [WF=(RSP/	Average satisfaction score	Weight Score [WS=RSK
11.	Listening and carrying out customer needs.	3,46	0,073	3,00	0,220
12.	Greetings at the beginning and end of	3,41	0,072	2,90	0,210
13.	Strategic location and easy to reach.	3,43	0,072	3,03	0,220
14.	The parking area and lounge area are spacious, safe and comfortable.	2,99	0,063	3,04	0,193
<b>Total</b>		<b>47,07</b>	<b>1,000</b>	<b>40,95</b>	<b>2,924</b>
<b>CSI = (WS : 4) x 100%</b>					<b>73,11</b>

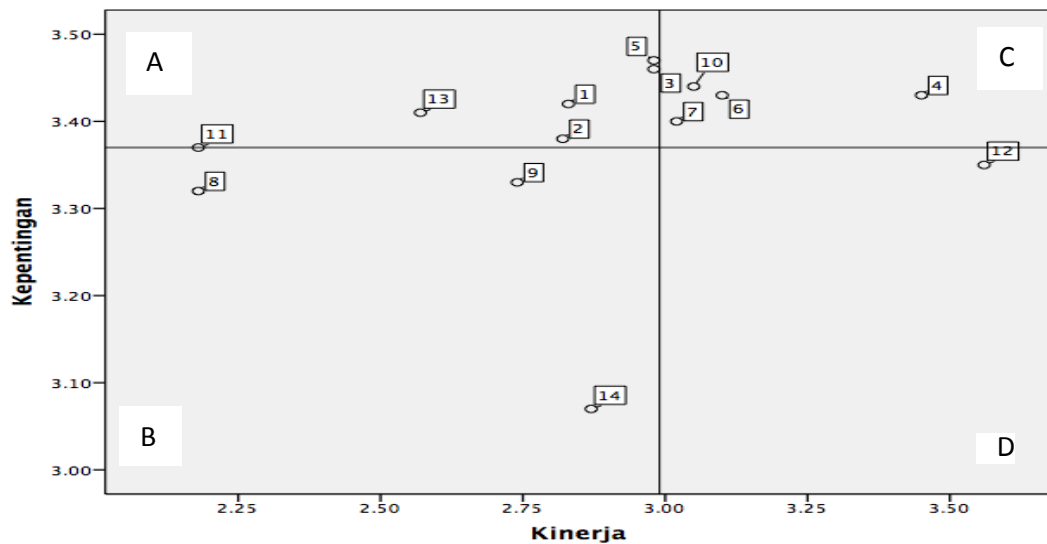
\*) Total mean of the all level of importance of respondent

The results presented in table 1 and table 2, obtained from Customer Satisfaction Index, 72.03% for the level of satisfaction of respondents in Islamic banks while 73.11% for the level of satisfaction of respondents in conventional banks. That result is in a scale of 0.50-0.74, which means that the majority customers who use two accounts in Islamic and conventional banks are satisfied with the services provided. However, this study also looked at the comparison of satisfaction rates between Islamic bank respondents and conventional banks. Whereby the level of satisfaction of conventional bank respondents is greater 1.08% than the level of satisfaction respondent of Islamic bank. It can be interpreted that the majority respondents are more satisfied with the services provided by conventional banks. The results of this study can be used to be a material evaluation and learning for Islamic banks to improve the quality of banking services offered for customers.

#### 4.5 Attribute of Importance Performance Analyses

The service quality attribute is made in the form of a Cartesian diagram consisting of four parts bounded by two lines intersecting perpendicular to the point (X, Y). The X-axis (horizontal axis) is the average score of the performance level (execution) of the overall attribute and the Y-axis (vertical axis) is the overall interest level of the attribute. But before it is necessary to calculate the average value of the score of interest and average score of performance level which will then be described clearly in Cartesian diagram in Figure 4.10.

Based on the average rating of important level, it shows that attributes of Shariah bank's employee who provides fast, quick and accurate service has the highest average value of (3.47), and the attributes of parking area and spacious and comfortable waiting room have the lowest average rating with (3.07). Meanwhile, based on the average value of the performance level, the attributes of Islamic bank employee to say hello and thank you at the beginning and end of service has the highest average value with (3.56) and Islamic bank employees guarantee the time settlement of customer problem has the lowest average value of (2.18).



**Figure 5:** Cartesian diagram of Islamic bank

Details:

1. Islamic bank employees have broad knowledge on banking products and services.
2. Islamic bank employees can be relied upon in offering products and services needed by customers.
3. Islamic bank employees can convince customers on the convenience and benefits of transactions.
4. Islamic bank employees have a courtesy attitude to customers.

5. Islamic bank employees provide fast, responsive and accurate service.
6. Islamic bank employees can provide solutions and advice to customer problems.
7. Islamic bank employees can provide a sense of security for the products and services of banks to customers.
8. Employee of Islamic bank gives guarantee of time settlement for customer problem.
9. Islamic bank employees can assure the security of products and services in the form of technology (mobile banking).
10. Islamic bank employees listen carefully to customer complaints.
11. Islamic bank employees listen and perform customer needs well.
12. Islamic bank employees say hello and thank you at the beginning and end of service.
13. The location of Islamic banks is strategic and easy to reach.
14. Parking area and lounge area are spacious, safe and comfortable.

Cartesian diagram is used to see the position of 14 service attributes obtained based on interest rate scores and performance level from customers of account holders in Islamic bank. In 4.10 it show service attributes which has been analyzed divided into four parts, namely quadrant A (Main Priority), quadrant B (Maintain achievement). Quadrant C (Low Priority) and D quadrant (Overloaded). The interpretation of the Cartesian diagram can be explained as follows:

1. **Quadrant A (Main Priority)**

Attributes that are in quadrant A indicate quality service attributes which have a high interest or above the average value while the value of performance is considered low. The service quality attributes which fall into quadrant of company performance must be improved. These attributes need to be given a special attention and prioritized by Islamic banks because their existence is considered highly important for customers, but the Islamic banks have not been able to implement it in accordance with what is desired by the customer, so the level of performance has not been satisfying. Attributes which are in this quadrant are employees of Islamic banks who have a broad insight into banking products and services. Employees of Islamic banks who can be relied upon in offering products and services needed by customers. Islamic bank employees who can convince



customers of the convenience and benefits of transacting. Islamic bank employees who provide fast, responsive and accurate service. Islamic bank employees who listen and perform customer needs well. And the location of sharia banks which are strategic and easy to reach.

2. **Quadrant B (Maintain achievement)**

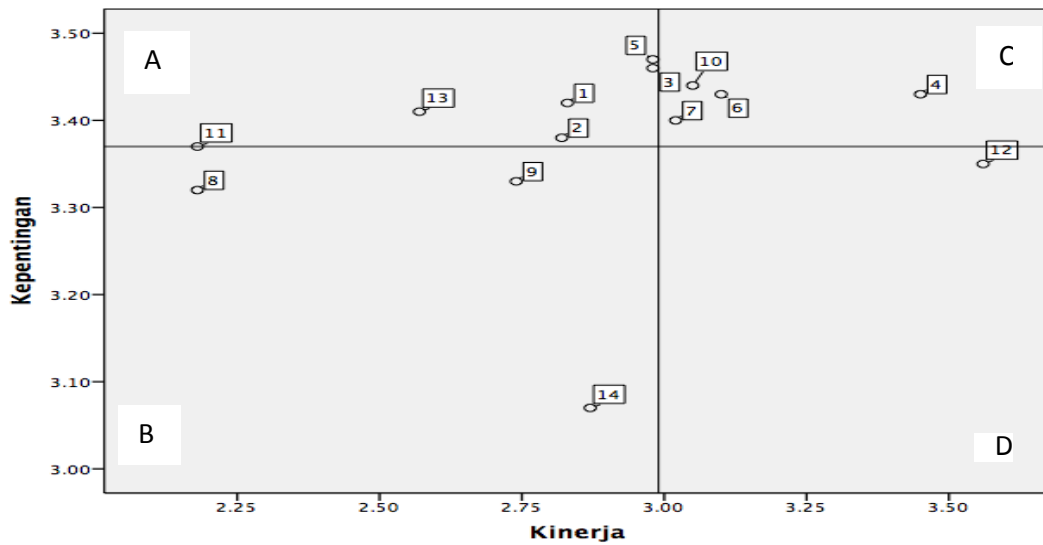
This quadrant shows service quality attributes which have a high level of interest and performance level or above average. The service quality attributes which fall into this quadrant should be well managed, as they have an edge in the eyes of customers. The attributes in this quadrant are the employees of Islamic banks who have a courtesy attitude to customers. Islamic bank employees can provide solutions and advice to customer problems. Islamic bank employees can provide a sense of security over the products and services of banks to customers. And Islamic bank employees listen carefully to customer complaints.

3. **Quadrant C (Low Priority)**

This quadrant shows service quality attributes which have low interest or low level of performance or under average score. The service quality attributes which included into this quadrant are felt to be less important by the customer and the bank, just perform it as usual so that the bank does not need to make excessive investment allocations for the service quality attributes included in this quadrant. The attributes in this quadrant is the employee of the Islamic bank who guarantee of the time settlement for customer problems. Sharia bank employees can assure the security of products and services in the form of technology (mobile banking). And the parking area and lounge area which are spacious, safe and comfortable.

4. **D quadrant (Excessive)**

This quadrant shows service quality attributes which have low importance and high level of performance. The attributes of service quality included in this quadrant in execution are considered excessive by the customer. The attributes in this quadrant are Islamic bank employees who say hello and thank you at the beginning and end of service.



**Figure 6:** Cartesian diagram of Conventional bank

Furthermore, the calculation of the average value of importance and level of performance of conventional banks and diagram of Cartesian Islamic banks will be shown in Figure 4.10. Based on the average rating level of importance it is found that the attributes of conventional bank employees who have a courtesy behavior to the customer is (3.56), and the attributes of parking area and spacious and comfortable waiting room has the lowest average value with (2.99). While based on the average value of performance level, parking area and spacious, safe and comfortable waiting room attributes is (3.04) and conventional bank employees who can be relied upon to offer products and services required by customers is (2.80).

Details:

1. Conventional bank employees have broad knowledge on banking products and services.
2. Conventional bank employees can be relied upon in offering products and services needed by customers.
3. Conventional bank employees can convince customers on the convenience and benefits of transactions.
4. Conventional bank employees have a courtesy attitude to customers.

5. Conventional bank employees provide fast, responsive and accurate service.
6. Conventional bank employees can provide solutions and advice to customer problems.
7. Conventional bank employees can provide a sense of security for the products and services of banks to customers.
8. Employee of Conventional bank gives guarantee of time settlement for customer problem.
9. Conventional bank employees can assure the security of products and services in the form of technology (mobile banking).
10. Conventional bank employees listen carefully to customer complaints.
11. Conventional bank employees listen and perform customer needs well.
12. Conventional bank employees say hello and thank you at the beginning and end of service.
13. The location is strategic and easy to reach.
14. Parking area and lounge area are spacious, safe and comfortable.

Cartesian diagram of the conventional bank service attributes is divided into four sections, namely quadrant A (Main Priority), quadrant B (Maintain achievement), Quadrant C (Low Priority) and D quadrant (Overloaded).

### **1. Quadrant A (Main Priority)**

Attributes in quadrant A indicate quality service attributes which have a high importance or above the average value while the value of performance is considered low. The service quality attributes which fall into this quadrant of company performance must be improved. These attributes need to be given special attention and prioritized by conventional banks because their existence is considered very important for customers, but the conventional banks have not been able to implement it in accordance with what is desired by the customer, so the level of performance has not been satisfactory. The attributes that reside in this quadrant are conventional bank employees who can be relied upon in offering products and services required by customers. Conventional bank employees can convince customers of the convenience and benefits of transacting. Conventional bank employees can provide solutions and advice to customer problems.

Conventional bank employees provide a guarantee of time settlement for customers' problem. And conventional bank employees say hello and thank you at the beginning and end of service.

## **2. Quadrant B (Maintain Achievement)**

This quadrant shows service quality attributes which have a high level of importance and performance level or above average. The service quality attributes which fall into this quadrant should be well managed, as they have an edge in the eyes of customers. The attributes that reside in this quadrant are conventional bank employees having a courtesy attitude to customers. Conventional bank employees provide fast, responsive and accurate services. Conventional bank employees can assure the security of products and services in the form of technology (mobile banking). Conventional bank employees listen carefully to customer complaints. Conventional bank employees listen and perform customer needs well. And the location is strategic and easy to reach.

## **3. Quadrant C (Low Priority)**

This quadrant shows service quality attributes which have low importance or low level of performance or performance level. The service quality attributes which fall into this quadrant are felt to be less important by customers and the bank, just perform it as usual so that the bank does not need to make excessive investment allocations for the service quality attributes included in this quadrant. The attributes that reside in this quadrant are conventional bank employees having extensive insight into banking products and services. Conventional bank employees can be relied upon to offer products and services needed by customers. Conventional bank employees can provide solutions and advice to customer problems. And conventional bank employees provide a guarantee of time settlement for customer problem.

## **4. Quadrant D (Excessive)**

This quadrant shows service quality attributes which have low importance and high level of performance. The attributes of service quality included in this quadrant in execution are considered excessive by the customer. Attributes which are in this quadrant are conventional bank employees who can provide a sense of security for the products and services of banks to customers and the parking area and spacious, safe and comfortable

lounge area.

## **5. Conclusion and Recommendation**

Based on research conducted by the researchers it is found that the level of customer satisfaction of savings account owners of sharia banks is lower by 72.03% value than conventional banks with a value of 73.11%. Looking from several service attributes, customers consider that Islamic banks have not been able to apply them properly. In addition, professionalism and type of service / service are still low. Meanwhile, in general conventional banks which first exist and develop in the community are considered more experienced in providing services and create satisfaction in products and services offered by banks. Based on the result of the research, the researcher gives recommendation which can give benefit for the related party as follows: The main priority of Islamic bank is strategic location and easy to reach whereby adequate branch and ATM facility will create customer loyalty attitude toward banking services. Therefore, Islamic banks are recommended to be able to provide branch offices and ATMs in public facilities in a structured way to facilitate customers in the transaction process. Based on the results of research, conventional banks have a top priority in providing convenience services and profits in transactions. Basically, in term of profit conventional banks provide an additional cost (interest) when we save in accordance with bank policy. But in Islam, interest in conventional banks is haram. It would be better if the policy of additional interest is managed and replaced into system of profit sharing which applied by Islamic banks. In addition, the convenience of customers is directly proportional to the service so it is recommended that bank employees can provide the best service and product.

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