Measuring Service Quality in Pension-Oriented Banking Services through the Integration of ServQual and Importance-Performance Analysis (IPA)

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Abstract

This research aims to analyze the service quality at PT. Bank Mandiri Taspen Bandung Branch using the ServQual and Importance-Performance Analysis (IPA) integration method. This research assesses customer perceptions and expectations of five dimensions of service quality, namely reliability, responsiveness, assurance, empathy, and tangible. The results show that all service attributes have a negative gap value, which means customer perceptions are still below expectations. The overall single gap value was recorded at -0.093, with an average level of conformity in the high category (91.96%). The IPA analysis shows that most attributes are in Quadrant II (maintain performance), but there are attributes that are in Quadrant I (top priority), namely attribute P1 (Bank provides services as promised). This finding indicates that although the service quality is generally in the good category, there are still attributes that need to be improved, so that service quality can be more optimal. This research provides recommendations for improvements in the reliability aspect, namely service infrastructure to improve service quality.

Keywords: Service Quality, ServQual, Importance-Performance Analysis (IPA), Banking Services

Introduction

In today's highly competitive financial landscape, service quality has become a critical differentiator for banks seeking to retain customer loyalty. While this principle is universally acknowledged, its application requires nuanced understanding when dealing with specific demographic segments. This research focuses on PT. Bank Mandiri Taspen Bandung Branch, an institution that primarily serves pensioners, a unique customer base with distinct needs and expectations. The initial investigation at this branch revealed a significant operational problem: a total of 723 inactive customers as of July 2024, coupled with anecdotal complaints regarding the complexity and technical difficulties of its digital services, such as the e-SPTB (Pengesahan

Tanda Bukti Diri Elektronik) system. This situation suggests a potential gap between the services offered and the quality perceived by its clients. To enrich these findings, unstructured interviews with several customers highlighted recurring issues: difficulties contacting the call center, challenges in navigating the e-SPTB process due to limited guidance, and inadequate attention from service staff during in-branch visits. These insights reinforce the presence of service gaps across multiple dimensions.

The theoretical framework of this research is based on the ServQual model developed by Parasuraman, Zeithaml, and Berry. Initially, in 1985, they proposed ten dimensions of service quality, namely tangibles (physical evidence), reliability (dependability), responsiveness (willingness to help customers), communication, credibility, security, competence, courtesy, understanding/knowing customers, and access. However, through subsequent refinement in 1988, these dimensions were consolidated into five core dimensions: tangibles, reliability, responsiveness, assurance, and empathy. This model evaluates service quality by analyzing the gap between customer expectations and perceptions across those five dimensions.

Therefore, this research aims to provide a comprehensive analysis of service quality at PT. Bank Mandiri Taspen Bandung Branch by integrating the ServQual model with Importance-Performance Analysis (IPA). The objective is to measure the service quality gaps, identify which service attributes require immediate managerial attention, and understand the underlying factors contributing to these deficiencies.

Methods

This research employed a descriptive method with a quantitative analysis approach, conducted at PT. Bank Mandiri Taspen Bandung Branch. The population comprised 723 inactive customers recorded in July 2024. Using the Slovin formula with a 5% margin of error, a sample of 260 respondents was selected through purposive sampling based on service inactivity criteria. The service inactivity criteria referred to customers who had not engaged in regular banking transactions within the last two month, had not completed their mandatory e-

SPTB reporting, and were officially recorded by the bank as passive clients, while still maintaining an active account status. To strengthen the survey data, semi-structured interviews were conducted with three key internal personnel a Customer Service Officer, a General Affair Officer, and a Field Coordinator to capture managerial perspectives on service delivery, operational challenges, and improvement strategies. In addition, unstructured interviews with customers were carried out during the questionnaire process to obtain spontaneous insights and contextual experiences, thereby enriching and strengthening the overall findings.

The primary data collection instrument was a 22-item ServQual questionnaire, developed based on the dimensions proposed by Parasuraman (Tjiptono, 2019), measuring both customer expectations and perceptions on a 5-point Likert scale. The data analysis was performed in several stages. First, the validity and reliability of the instrument were tested using Pearson Correlation and Cronbach's Alpha, respectively. Subsequently, a Gap Analysis was conducted to calculate the difference between perception (P) and expectation (E) scores for each item, each dimension, and the overall service quality. Finally, the results were mapped onto an Importance-Performance Analysis (IPA) matrix as proposed by Martilla and James (1977) to identify strategic priorities for service improvement.

Results and Discussion

PT. Bank Mandiri Taspen Bandung Branch had introduced several digital services such as the e-SPTB application, mobile banking, call center, and the Smart Branch System (SBS), which previously enabled customers to access self-service banking without filling out manual forms. Although SBS was initially perceived as a modern and efficient solution, the system was later withdrawn by the head office in line with infrastructure restructuring and the reorientation towards BMONE as the main core banking system. In practice, both BMONE and e-SPTB remain heavily dependent on the central server, making them vulnerable to connectivity disruptions. Employees highlighted that system slowdowns or lags often delay service delivery, which affects the overall customer experience despite adequate branch-level facilities.

Table. 1 Dimension-by-dimension Gap calculation results

Dimensions	Score		Average Score		Gap	Rank
	Perception	Expectation	Perception	Expectation		
Tangible	4.033	4.491	1.008	1.123	-0.115	1
Reliability	5.367	5.888	1.073	1.178	-0.104	2
Responsiveness	4.312	4.658	1.078	1.165	-0.087	3
Assurance	4.277	4.604	1.069	1.151	-0.082	4
Empathy	5.397	5.790	1.079	1.158	-0.079	5

Based on the ServQual calculation, the results indicated that all dimensions showed negative gap values, meaning the services delivered did not fully meet customer expectations. The overall single gap value was -0.093. Among the dimensions, Tangibles (-0.115) and Reliability (-0.104) showed the largest gaps, indicating weaknesses in the physical facilities and the consistency of service delivery. Conversely, Empathy (-0.079) displayed the smallest gap, suggesting that staff attentiveness and personal interaction were relatively better perceived by customers, although still below expectations. The gap calculation was based on the ServQual formula proposed by Parasuraman (Tjiptono, 2019):

$$Q = P - E$$

Where:

Q = Service Quality

P = Perceived Service

E = Expected Service

To provide a more comprehensive view of service quality performance, a suitability analysis (TKi) was also conducted. This analysis compares the level of performance with the level of importance for each attribute, thereby showing how well services align with customer priorities. The results revealed that the lowest score was P1 ("The bank provides services as promised") at 83.63%, while the highest was P13 ("Employees are able to answer all customer questions") at 97.16%. Overall, all 22 attributes were categorized as high, with an average

suitability of 91.96%. This indicates that service quality was generally perceived positively but still leaves room for improvement, particularly in service reliability. The calculation of TKi followed the formula (Solihin, 2021):

$$TKi = \frac{Xi}{Yi} \; X \; 100\%$$

Where:

TKi = Suitability level

Xi = Performance score

Yi = Importance score

Table. 2 level of conformity

Attribute	Statement	Suitability (*TKi*)	Priorities
P1	The bank provides services as promised.	83.63%	1
P20	The bank provides visually appealing facilities.	88.26%	2
P14	Employees provide individual attention to customers.	89.60%	3
P12	Employees are consistently polite.	89.62%	4
P21	Employees are well-groomed and professional.	89.66%	5
P19	The bank provides modern equipment.	90.08%	6
P7	The bank provides prompt/fast service to customers.	90.79%	7
P22	The bank provides visually appealing service-related materials.	91.21%	8
P8	The bank is willing to assist customers.	91.30%	9
P10	Employees foster customer trust.	91.57%	10
P15	Employees treat customers with compassion.	92.03%	11
P9	The bank is ready to respond to customer requests.	92.25%	12
P3	The bank delivers services correctly the first time.	92.29%	13
P17	Employees understand customer needs.	92.96%	14
P5	The bank maintains error-free records/documents.	93.07%	15
P11	Employees make customers feel secure during transactions.	93.26%	16
P2	The bank is reliable in handling service issues.	93.46%	17

Attribute	Statement	Suitability (*TKi*)	Priorities
P4	The bank delivers services within the promised timeframe.	93.66%	18
P16	The bank truly prioritizes customer interests.	95.20%	19
P6	The bank informs customers of the exact timeframe for service delivery.	95.89%	20
P18	The bank operates during convenient hours.	96.28%	21
P13	Employees are able to answer all customer questions.	97.16%	22

Based on the results of the analysis as presented in Table 3, the average performance score across all attributes was 4.09, while the average importance score was higher at 4.45, indicating a consistent performance-expectation gap. The lowest performance ratings were found in P21 ("Employees are well-groomed and professional", 3.80) and P12 ("Employees are consistently polite", 3.85), suggesting areas needing improvement. Conversely, the highest performance ratings were recorded in P6 ("Informing customers of the exact timeframe for service delivery", 4.31) and P18 ("Operating during convenient hours", 4.28). Overall, service performance is generally still falls short of customer expectations, highlighting the need for targeted improvements. The calculation of the average performance (X) and importance (Y) scores was based on the following formula (Solihin, 2021):

$$X = \frac{\sum Xi}{n} \ , \ Y = \frac{\sum Yi}{n}$$

Where:

X = Average performance score

Y = Average importance score

ΣXi = Total performance score

ΣYi = Total importance score

n = Number of respondents

Table. 3 Average Importance-Performance scores

Attribute	Statement	Average Performance	Average Importance
P1	The bank provides services as promised.	3.93	4.70
P2	The bank is reliable in handling service issues.	4.28	4.58
P3	The bank delivers services correctly the first time.	4.19	4.54
P4	The bank delivers services within the promised timeframe.	4.26	4.55
P5	The bank maintains error-free records/documents.	3.98	4.27
P6	The bank informs customers of the exact timeframe for service delivery.	4.31	4.50
P7	The bank provides prompt/fast service to customers.	3.94	4.34
P8	The bank is willing to assist customers.	4.12	4.51
P9	The bank is ready to respond to customer requests.	4.21	4.57
P10	Employees foster customer trust.	4.13	4.52
P11	Employees make customers feel secure during transactions.	4.26	4.57
P12	Employees are consistently polite.	3.85	4.30
P13	Employees are able to answer all customer questions.	4.20	4.33
P14	Employees provide individual attention to customers.	3.98	4.44
P15	Employees treat customers with compassion.	4.08	4.44
P16	The bank truly prioritizes customer interests.	4.20	4.41
P17	Employees understand customer needs.	4.22	4.53
P18	The bank operates during convenient hours.	4.28	4.45
P19	The bank provides modern equipment.	3.91	4.34
P20	The bank provides visually appealing facilities.	3.85	4.36
P21	Employees are well-groomed and professional.	3.80	4.24
P22	The bank provides visually appealing service-related materials.	3.95	4.33
Average		**4.09**	**4.45**

As the final stage of the analysis, the Importance–Performance Analysis (IPA) was employed to map customer perceptions and expectations into four strategic quadrants. This step provides a clearer picture of which service attributes should be prioritized for improvement and

which should be maintained. The results show that service attributes are distributed across four quadrants, each reflecting different strategic implications.

In Quadrant I, attributes such as P1 ("The bank provides services as promised") demonstrated high importance but low performance, highlighting service reliability as a key priority for improvement.

Quadrant II contained attributes like P8 ("Willingness to help customers"), P10 ("Employees foster customer trust"), and P9 ("Readiness to respond to requests"), which were both important and well-performed, indicating strengths to be maintained.

Meanwhile, Quadrant III included less important yet lower-performing attributes such as P21 ("Employees are well-groomed and professional") and P20 ("Visually appealing facilities"), suggesting they are not urgent for improvement and can be addressed proportionally.

Lastly, Quadrant IV featured attributes like P16 ("The bank prioritizes customer interests") and P13 ("Employees can answer all customer questions"), which scored high in performance but were considered less important, meaning resources in these areas could be optimized and redirected toward more critical priorities.
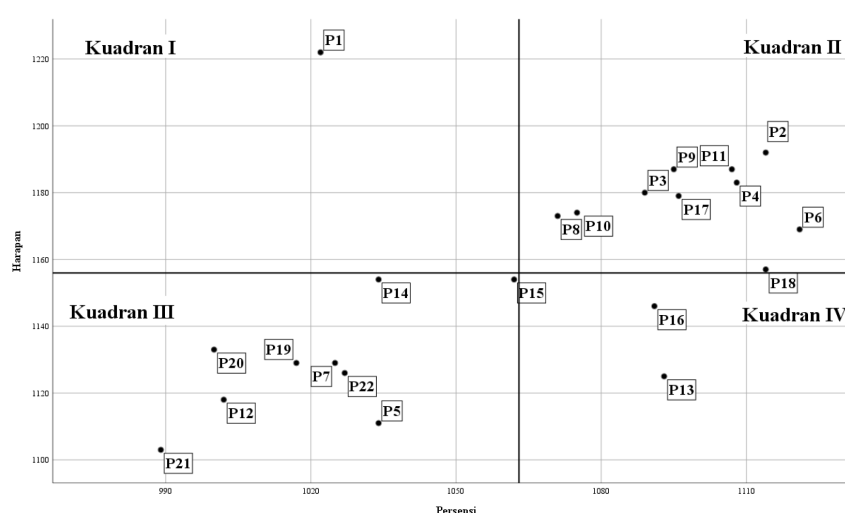

Figure 1. Importance-Performance Matrix Results

Conclusion

This research analyzed the service quality of PT. Bank Mandiri Taspen Bandung Branch using an integration of the ServQual and Importance–Performance Analysis (IPA) methods. The ServQual results showed that all service dimensions had negative gap values, with an overall gap of –0.093, indicating that the services provided did not fully meet customer expectations. Among the dimensions, Tangibles (-0.115) and Reliability (-0.104) reflected the largest gaps, signaling weaknesses in physical facilities and service consistency. Conversely, Empathy (-0.079) showed the smallest gap, suggesting relatively better attentiveness and personal interaction, though still below customer expectations.

The suitability analysis (TKi) further demonstrated that overall service quality was perceived positively, with an average of 91.96%, categorized as high. The lowest suitability score was found in P1 ("The bank provides services as promised") at 83.63%, while the highest was in P13 ("Employees are able to answer all customer questions") at 97.16%. These results highlight that while the overall service quality is strong, critical improvements are still needed in core areas of reliability and service delivery.

Finally, the IPA mapping clarified strategic priorities. Quadrant I emphasized attributes requiring urgent improvement, particularly P1 as the main priority. Quadrant II identified strengths such as responsiveness and trust-building that must be maintained. Quadrant III highlighted attributes of relatively low importance and performance, such as staff appearance and visual facilities, which may be improved proportionally. Quadrant IV revealed over-resourced areas, suggesting opportunities for resource optimization. Collectively, these findings indicate that PT. Bank Mandiri Taspen Bandung Branch has achieved high service quality overall but must focus on enhancing service reliability, responsiveness, and customer guidance particularly in digital processes such as e-SPTB to further strengthen customer trust and satisfaction.

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