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Service Quality Assessment and Improvement Prioritization at the PT. Swabina Gatra Savings and Loan Cooperative Using SERVQUAL and IPA

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ABSTRACT

This study aims to evaluate service quality and determine improvement priorities at the Savings and Loan Cooperative of PT Swabina Gatra by integrating Service Quality (SERVQUAL) and Importance Performance Analysis (IPA). Unlike previous studies that primarily confirm the existence of service gaps, the novelty of this research lies in its methodological contribution: creating a two-dimensional prioritization framework that combines gap magnitudes with IPA quadrant placements to classify attributes into immediate action, maintenance, or resource reallocation. A descriptive quantitative approach was employed, collecting data from 100 members (exceeding the minimum Slovin sample size of 86) through accidental sampling. The SERVQUAL analysis reveals an overall service quality score of 92.70% with an average gap of -0.30. The responsiveness dimension records the lowest quality (88.37%), while empathy shows the highest (98.32%). The IPA analysis identifies six attributes in Quadrant I (Top Priority), including TA1, TA2, TA3, RE2, RS1, and RS2. Among these, RS2 (staff promptness in responding to member inquiries and complaints) emerges as the most critical finding, exhibiting the largest SERVQUAL gap (-0.600). Practically, this finding directs management to implement specific corrective actions, such as a digital complaint tracking system and a 24-hour Service Level Agreement (SLA) for RS2, alongside targeted improvements for the other five attributes. It is important to note that this study is limited to a descriptive design; it identifies perceived service quality gaps and priorities but does not directly test whether these improvements will enhance member satisfaction or loyalty.

Keywords: *Service Quality, Importance Performance Analysis, Savings and Loan Cooperative, Improvement Priority.*

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INTRODUCTION

Savings and loan cooperatives occupy a strategic role in Indonesia's economy as non-bank financial institutions that prioritize the principles of kinship and mutual assistance [1]. Unlike commercial banks that focus on profit, cooperatives exist to improve the welfare of their members through savings and loan services managed with prudence, placing collective interests above individual ones [2]. The distinctiveness of savings and loan cooperatives lies in the dual role played by their members, who act simultaneously as owners and customers. Consequently, the sustainability of the cooperative depends heavily on member trust, which is built through professional and transparent services [3]. According to data from the Ministry of Cooperatives and SMEs, approximately 130,835 cooperatives were registered in Indonesia as of 2024. This indicates that cooperatives remain a vital pillar of the national economy, even as they face competition from various other financial institutions [4].

In the context of competition among financial institutions, service quality becomes a crucial element that determines organizational success, particularly in the service industry. Member satisfaction serves as a benchmark for service success as well as a key factor in shaping customer loyalty [5]. Serving as a non-bank financial institution, savings and loan cooperatives hold a significant role in providing services to members by managing their deposits and loans [6]. In practice, optimal service quality is assessed not merely by how accurately transactions are carried out, but also by the quality of communication established, the speed of service, the simplicity of procedures, and how well the cooperative is able to meet its members' expectations [7].

PT Swabina Gatra is a national company established on 29 October 1988 in Gresik, and it has since expanded its service coverage to various regions across Indonesia. In addition to operating in the cleaning services and manufacturing sectors, the company also has a savings and loan cooperative unit that serves its members' needs. Preliminary evidence was collected during the internship through observation and a review of available complaint records. During the observation period from 1 Mei 2026 to 15 Mei 2026, a total of 40 member complaints were documented and mapped according to the five SERVQUAL dimensions. Specifically, 12 complaints were related to

tangible aspects (such as facilities, staff appearance, and equipment), 12 complaints concerned responsiveness (including the speed of service and handling of complaints), 8 complaints addressed reliability (such as transaction processing and keeping promises), 4 complaints were related to assurance (staff competence and security guarantees), and 4 complaints concerned empathy (staff attention to member needs). These preliminary findings are indicative rather than generalizable, but they clearly justify the need for a systematic measurement of service quality and improvement priorities.

These issues point to a gap between members' expectations and the services delivered by the cooperative. Such a gap may manifest in the form of lengthy service processes, a lack of informational clarity, and services that have not yet fully met member expectations [8]. If this gap is not promptly identified and addressed, it will lead to declining member satisfaction, which in turn may reduce member participation and trust in the cooperative. Therefore, a study is needed that can measure the extent of the gap while also determining the most urgent improvement priorities.

An appropriate service quality measurement method is needed to gauge member satisfaction and pinpoint existing service gaps. [9], [10] proposed a method for measuring service quality called SERVQUAL (Service Quality), and this method may be considered as one alternative. SERVQUAL is a multidimensional instrument that has been extensively used to assess service quality through the lens of customer perceptions and expectations [11]. Service quality can actually be assessed through an approach known as SERVQUAL. Within it, five main aspects receive attention. First, physical appearance, or anything customers can directly observe. Second, how consistently a service is delivered in line with what has been promised. Third, how quickly the service provider responds to customer needs. Fourth, whether customers feel secure and confident about the service. And lastly, the extent to which customers feel genuinely attended to on a personal level [12]. SERVQUAL essentially rests on a simple idea: comparing what customers anticipate with what they truly perceive after the service is rendered. The difference between the two constitutes what is known as a gap. Through this gap, one can gauge the actual quality of the service provided. The logic follows that the slimmer the gap between expectations and reality, the more customers feel that the service they have received matches what they hoped for [13].

Even though SERVQUAL is excellent for detecting service gaps, it does not explicitly show which improvements ought to come first. In reality, the cooperative's resource constraints demand that management be capable of setting the most well-targeted improvement steps those that will bring the greatest impact on member satisfaction. Building on this premise, the present research merges two methods at once: SERVQUAL and Importance Performance Analysis (IPA). IPA is a customer satisfaction evaluation technique that was initially developed by [14], [15]. It operates by contrasting how significant an attribute is to consumers with how well that attribute performs according to their perceptions. This contrast yields a mapping of service attributes across four quadrants. The Concentrate Here quadrant contains attributes that matter but still fall short in performance. The Keep Up the Good Work quadrant covers attributes that are important and have been well executed. The Low Priority quadrant includes attributes that are not especially important and perform poorly. Meanwhile, the Possible Overkill quadrant comprises attributes with strong performance that customers do not particularly require [4]. Consequently, the cooperative is able to determine which attributes require urgent improvement, which ought to be sustained, and which are possibly excessive.

For a savings and loan cooperative, the practical value of combining SERVQUAL and IPA lies in decision support under resource constraints. SERVQUAL alone shows the direction and size of the gap between expectations and perceptions, but it does not indicate which gap should be closed first. IPA alone shows which attributes are important but underperforming, but it does not quantify how far performance falls below expectations. By integrating the two, management obtains a two-dimensional priority map: attributes with a large negative SERVQUAL gap and a position in IPA Quadrant I require immediate corrective action; attributes in Quadrant II should be maintained; Quadrant III can be improved gradually; and Quadrant IV can be reviewed for possible resource reallocation. This integrated logic helps the cooperative avoid allocating limited resources to attributes that are already overperforming while neglecting attributes that members consider important and that still show substantial gaps.

Several previous studies have combined these two methods in the cooperative sector. [4] in a study conducted at Koperasi Kredit Sangosay found that the services provided had not been fully aligned with member expectations, with gaps identified in the aspects of service timeliness and operational efficiency. The study recommended periodic employee performance evaluations and improvements to customer service strategies. [16] in a study at Koperasi Simpan Pinjam Citra Abadi, revealed that every element of service quality exerts a significant influence on member satisfaction, in which comfortable physical facilities, reliable service, high responsiveness, secure transaction guarantees, and empathy in interactions all play a vital role in building member trust and loyalty. Riky (2026) further verified the existence of a significant positive association between each dimension of SERVQUAL and member satisfaction within savings and loan cooperatives. Although these studies confirm the relevance of SERVQUAL and IPA in cooperative settings, they leave two important gaps. First, [4] applied SERVQUAL and IPA to a credit cooperative and identified service gaps and general recommendations, but their analysis did not explicitly integrate the magnitude of the SERVQUAL gap with IPA quadrant placement to rank attributes for

improvement under resource constraints. Second, Rahayu et al., (2025) and Riky (2026) examined the influence of service quality on satisfaction and loyalty, but they did not provide attribute-level prioritization that management can use to decide which service elements should be corrected first. Consequently, the existing literature explains why service quality matters and where gaps may exist, but it offers limited guidance on how a savings and loan cooperative with limited resources should translate gap and importance–performance information into a practical improvement sequence. To address this gap, the present study integrates SERVQUAL gap analysis with IPA quadrant mapping to produce a more granular prioritization framework. The integration is used not merely to describe service quality but to classify attributes into immediate action, maintenance, gradual improvement, and possible resource reallocation.

The novelty of this research is therefore not simply that no previous study has been conducted at PT Swabina Gatra. Rather, its contribution is threefold. Methodologically, it combines the magnitude of SERVQUAL gaps with IPA quadrant placement to create a two-dimensional priority rule: attributes with a large negative gap and a position in Quadrant I are treated as immediate priorities, while attributes in other quadrants are matched with maintenance, gradual improvement, or resource reallocation strategies. Theoretically, it extends service quality research in cooperatives by explicitly connecting expectation - perception gaps with importance - performance priorities in a dual-role member context. Practically, it provides management with an attribute-level improvement sequence and actionable recommendations that can be monitored, rather than a general statement that service quality should be improved.

Against the backdrop of the issues already discussed, this study pursues three objectives. First, it aims to quantify the gap between member expectations and their perceptions of the service provided, examined through the lens of the SERVQUAL dimensions. Second, it seeks to chart service attributes via the Importance Performance Analysis (IPA) approach, enabling the identification of which attributes ought to be prioritised for improvement. Third, it aims to translate the integrated SERVQUAL–IPA findings into practical improvement recommendations. Rather than stopping at the identification of priority attributes, the study matches each attribute's gap magnitude and quadrant position with a specific managerial response: immediate corrective action for Quadrant I attributes with large negative gaps, maintenance for Quadrant II, gradual improvement for Quadrant III, and resource reallocation review for Quadrant IV. The recommendations are expected to specify the priority attribute, the suggested action, the responsible unit, and a simple monitoring indicator so that management can follow up the results. The outcomes of this research are expected to make a theoretical contribution to the development of service quality management studies, and also to offer strategic input for the management of PT Swabina Gatra in their attempts to improve member satisfaction and loyalty. Although member satisfaction and loyalty are discussed as the broader consequences of service quality, they are not directly tested in this study. The study measures member expectations and perceptions of service attributes and uses SERVQUAL and IPA to identify service gaps and improvement priorities. Satisfaction and loyalty are therefore used only as contextual justification, not as empirically tested variables.

METHOD

Approach and Type of Research

A descriptive quantitative approach is utilised in this study to gauge member satisfaction at Koperasi Simpan Pinjam PT Swabina Gatra Gresik by contrasting expectations with perceptions regarding service quality. The approach was chosen because the research seeks to depict the state of service quality objectively on the basis of numerical data collected from respondents, as well as to identify improvement priorities derived from the importance and performance levels of service attributes.

Research Location, Population and Sampling

This study was conducted at the Koperasi Simpan Pinjam unit of PT Swabina Gatra, which is situated in Gresik, East Java. The timeframe of the research corresponded with the internship period, covering roughly three months during 2026. A population may be understood as the totality of elements forming the focus of research, including individuals, materials, symptoms, or occurrences, all of which act as sources of data possessing particular traits [17]. In this study, the population is made up of all 600 members of the PT Swabina Gatra cooperative. A sample can be understood as part of the population that reflects the whole, covering both its size and its traits, while a sound sample is one that is representative [18], [19]. The sample size in this study was determined using the Slovin formula with a margin of error (standard error) of 10% [7], [13], [20], are as follows:

$$n = \frac{N}{1 + N(e)^2} \quad (1)$$

Based on calculations using the Slovin formula, a minimum sample size of 86 respondents was obtained. However, during the data collection period, a total of 100 members participated and returned complete questionnaires. All 100 responses were retained for analysis to enhance the statistical robustness of the findings. The sampling technique employed accidental sampling, in which members of the cooperative who happened to be encountered and were willing to become respondents were taken as samples. This non-probability method was chosen due to practical constraints, as the cooperative does not maintain a daily register of members visiting the office, making

a randomized selection process unfeasible. The questionnaire was distributed via Google Forms, with the link shared through the cooperative's official WhatsApp groups. To ensure eligibility and data quality, respondents were required to enter their Member ID, and the form was configured to allow only one response per account to prevent duplicates. Incomplete responses were automatically filtered out by the form settings. While this approach yielded a sufficient sample size, the authors acknowledge that the use of accidental sampling may limit the generalizability of the findings to the entire cooperative membership.

Research Instrument

The research instrument was developed based on the five dimensions of SERVQUAL [3], [21], The instrument for this study draws on the five dimensions of SERVQUAL: tangibles, reliability, responsiveness, assurance, and empathy. These five dimensions were then broken down into 15 statement indicators [22], [23]. Each indicator was measured using a 1–5 Likert scale, in which respondents provided assessments of two aspects simultaneously, namely:

- Expectation: the degree of importance or the level of expectation that members place on service attributes.
- Perception: the level of performance or the actual service conditions experienced by members

Table 1. Research Dimensions and Indicators

Dimension	Indicator	Code
Tangibles	The cooperative's facilities are kept clean and comfortable.	TA1
	The cooperative's staff maintain a tidy and professional appearance.	TA2
	The cooperative utilises equipment and technology that are in good shape and modern.	TA3
Reliability	Services provided by the cooperative are carried out with accuracy and precision.	RE1
	Savings and loan transactions are processed without errors.	RE2
	Services provided by the cooperative match the commitments that have been stated.	RE3
Responsiveness	The cooperative processes member transactions quickly and efficiently.	RS1
	Staff respond promptly to member inquiries and complaints.	RS2
	Employees of the cooperative stand ready to support members whenever the need arises.	RS3
Assurance	Cooperative staff possess adequate competence and knowledge.	AS1
	There is a guarantee of security and trust in every transaction.	AS2
	Employees of the cooperative can create a sense of reassurance.	AS3
Empathy	The cooperative's personnel pay personalised attention to what members require.	EM1
	Cooperative staff are friendly, courteous, and respectful towards every member when providing services.	EM2
	The cooperative's personnel have a good understanding of every member's needs and situation.	EM3

While RS1 and RS2 both relate to responsiveness, they capture distinct aspects. RS1 specifically measures the general operational speed and efficiency of the service process (e.g., transaction time), whereas RS2 measures the staff's interpersonal responsiveness to specific member inquiries and complaints. This distinction ensures that the instrument captures both the speed of the system and the responsiveness of the personnel [8], [24].

Data Collection Technique

Data collection was carried out through two techniques, namely:

1. Distribution of questionnaires to cooperative members via Google Form, which was shared through the cooperative's WhatsApp. The questionnaire employed a Likert scale to assess members' expectations and perceptions of the service [11], [25].
2. Interviews and observations were conducted to obtain supporting data regarding service conditions in the field, such as operational constraints, member complaints, and daily service processes [12], [26], [27].

Testing of Research Instruments

Instrument Validity Test

The validity of each statement item was tested separately for the expectation and perception items using the Bivariate Pearson correlation at $\alpha = 5\%$. Although the minimum required sample was 86, the validity test was conducted using the actual data from 100 respondents. With $n = 100$and $df = 98$, the critical r-table value for a two-tailed test is 0.1966. This means that a statement item is declared valid if its calculated r-value exceeds 0.1966 [28], [29], [30]. Based on the validity testing, all 15 statement items for both expectations and perceptions obtained calculated r-values exceeding the r-table value. Therefore, all items were declared valid and retained for the subsequent analysis stage.

Table 1. Instrument Validity Test Results

Dimension	Code	Indicator (Statement)	r-calculated (Exp.)	r-calculated (Percep.)	r-table	Status
Tangibles	TA1	The cooperative's facilities are kept clean and comfortable.	0.395	0.646	0.1966	Valid
	TA2	The cooperative's staff maintain a tidy and professional appearance.	0.357	0.664	0.1966	Valid

	TA3	The cooperative utilizes equipment and technology that are in good shape and modern.	0.453	0.620	0.1966	Valid
Reliability	RE1	Services provided by the cooperative are carried out with accuracy and precision.	0.476	0.693	0.1966	Valid
	RE2	Savings and loan transactions are processed without errors.	0.376	0.642	0.1966	Valid
	RE3	Services provided by the cooperative match the stated commitments.	0.432	0.666	0.1966	Valid
Responsive ness	RS1	The cooperative processes member transactions quickly and efficiently.	0.491	0.570	0.1966	Valid
	RS2	Staff respond promptly to member inquiries and complaints.	0.398	0.595	0.1966	Valid
	RS3	Employees of the cooperative stand ready to support members whenever the need arises.	0.408	0.576	0.1966	Valid
Assurance	AS1	Cooperative staff possess adequate competence and knowledge.	0.550	0.652	0.1966	Valid
	AS2	There is a guarantee of security and trust in every transaction.	0.557	0.616	0.1966	Valid
	AS3	Employees of the cooperative can create a sense of reassurance.	0.552	0.666	0.1966	Valid
Empathy	EM1	The cooperative's personnel pay personalized attention to members' needs.	0.393	0.577	0.1966	Valid
	EM2	Cooperative staff are friendly, courteous, and respectful towards every member.	0.410	0.655	0.1966	Valid
	EM3	The cooperative's personnel have a good understanding of every member's situation.	0.393	0.629	0.1966	Valid

Reliability Testing

The reliability test was performed by means of Cronbach's Alpha, supported by SPSS software. An instrument qualifies as reliable provided that the alpha value obtained is above 0.6 [16], [31], [32]. In this study, the reliability testing was conducted separately for the expectation and perception constructs. The results, as presented in Table 3, show that the Cronbach's Alpha value for the overall expectation variable is 0.881 and for the overall perception variable is 0.923. Since both values exceed the critical threshold of 0.6, the instruments used to measure member expectations and perceptions are declared reliable.

Table 2. Instrument Reliability Test Result

Variabel	Cronbach's Alpha	Critical Value	Description
Results vs. Expectations	0,881	0,6	Reliable
Perception Results	0,923	0,6	Reliable

Technique of Data Analysis

Data analysis was carried out in three stages, namely SERVQUAL analysis, Importance Performance Analysis (IPA), and the integration of both methods. SERVQUAL is used to measure the gap between members' perceptions and expectations. The gap value is calculated using the following formula [2], [5], [6]:

$$\text{Gap} = \text{Perception} - \text{Expectation} \tag{2}$$

Interpretation of the gap value:

- Negative gap → the service has not met member expectations.
- Zero gap → the service matches member expectations.
- Positive gap → the service exceeds member expectations.

The service quality of each dimension is calculated using the following formula [33], [34]:

$$Q = \frac{\text{Perception}}{\text{Expectation}} \tag{3}$$

Value Interpretation Q:

- $Q \geq 1$ → The service quality is good or normal.
- $Q < 1$ → The service quality has not met member expectations.

The dimension with the largest (negative) gap becomes the main priority for improvement.

Importance Performance Analysis (IPA) is used to determine improvement priorities based on a comparison between the importance and performance levels of each attribute. In this study, expectation values serve as the Importance indicator (Y), while perception values serve as the Performance indicator (X) [14], [35].

The use of expectation scores as importance indicators in this study requires theoretical justification. In the original SERVQUAL framework, expectations represent the desired level of service or what customers feel a service provider should offer. In the context of IPA, importance refers to how salient or critical an attribute is to the customer [9], [17] Both concepts fundamentally capture the perceived significance of a service attribute to the respondent. When respondents rate their expectations on a Likert scale, they are essentially evaluating how important it is for the cooperative to deliver that specific service attribute. Therefore, operationalizing expectation

scores as importance scores is conceptually aligned and has been widely adopted in integrated SERVQUAL-IPA studies, particularly when respondents are asked to assess both dimensions simultaneously in a single instrument.

The average Performance and Importance are calculated using the following formula:

$$\bar{X} = \frac{\sum X_i}{K} \quad (4)$$

$$\bar{X} = \frac{\sum_{i=1}^{K} X_i}{K} \quad (5)$$

Description:

- $\bar{X}$ = The average score of Performance
- $\bar{Y}$ = The average score of Importance
- Xi = the performance score for the i-th attribute
- Yi = the importance score for the i-th attribute
- K = the total number of attributes (15 indicators)

The mean values of $\bar{X}$ and $\bar{Y}$ are used as the intersecting points of the Cartesian diagram. Each attribute is then mapped into one of four quadrants.

Table 4. Four Quadrants of The Cartesian Diagram

Quadrant	Description	Interpretation
I	Priorities for Improvement	High Importance, low Performance → requires urgent correction
II	Maintain Performance	High Importance, high Performance → should be maintained
III	Low Priority	Low Importance, low Performance → requires long-term improvement
IV	Possible Overkill	Low Importance, high Performance → excessive allocation of resources

Integration of SERVQUAL and IPA

The results of the SERVQUAL and IPA analyses were integrated to obtain a more comprehensive picture. SERVQUAL indicates the magnitude of the gap between perceptions and expectations, while IPA reveals improvement priorities based on importance and performance levels. Attributes that have a large negative gap and simultaneously fall into Quadrant I of the IPA are designated as the top priority for improvement.

RESULTS

Result Service Quality (Servqual).

Table 5. Gap Analysis Results for Each Indicator

Code	Perception	Expectation	GAP
TA1	3,91	4,35	-0,440
TA2	3,93	4,50	-0,570
TA3	3,90	4,26	-0,360
RE1	3,98	4,26	-0,280
RE2	3,91	4,28	-0,370
RE3	3,91	4,15	-0,240
RS1	3,82	4,32	-0,410
RS2	3,75	4,35	-0,600
RS3	3,84	4,24	-0,400
AS1	3,95	4,11	-0,160
AS2	4,11	4,22	-0,110
AS3	3,93	4,23	-0,300
EM1	4,08	4,22	-0,140
EM2	4,14	4,13	0,010
EM3	4,11	4,21	-0,100

Based on Table 5 above, it can be seen that the gap calculation for each indicator reveals that the largest gap value is found in indicator RS2, namely the cooperative's staff being responsive in handling complaints, which has not been optimally implemented, resulting in a difference of -0.600. Meanwhile, the lowest gap value is found in indicator EM2, namely cooperative staff being friendly, courteous, and respectful towards each member, which has been well implemented, yielding a difference of 0.010. It is important to note that while indicator RE1 falls into Quadrant II in the subsequent IPA, its SERVQUAL gap remains negative (-0.28). This indicates that although RE1

performs above the average benchmark, it has not yet fully met the ideal expectations of the members. The results of the service quality assessment for each dimension are presented as follows.

Table 6. Service Quality Assessment Results for Each Dimension

No	Dimension	Perception (P)	Expectation (E)	GAP	Q=P/E
1	Tangible	3,91	4,37	-0,46	0,894736
2	Reliablility	3,93	4,23	-0,30	0,929078
3	Responsiveness	3,80	4,30	-0,50	0,883720
4	Assurance	3,99	4,18	-0,19	0,954545
5	Empathy	4,11	4,18	-0,07	0,983253
Mean		3,94	4,25	-0,30	0,927058

Based on the table 5 above, the results of the service quality assessment for each dimension show that the highest score belongs to the empathy dimension, with a value of 0.9832 or 98.32%, where the resulting performance has a gap of -0.07 based on perception and expectation. Meanwhile, the lowest service quality is found in the responsiveness dimension, with a value of 0.8837 or 88.37%, where the resulting performance has a gap of -0.50. Therefore, the total service quality performance produced by the cooperative amounts to 92.70%. Prior to the IPA mapping, the instrument's robustness was confirmed. As detailed in the Methodology section, all 15 questionnaire items were statistically valid (r-calculated > 0.1966) and the instruments were reliable (Cronbach's Alpha > 0.6), ensuring the accuracy of the following analysis.

Result Importance Performance Analysis (IPA)

IPA analysis was carried out by mapping 15 service indicators onto a Cartesian diagram. This mapping employed two axes: the average performance value (X) and the average importance value (Y). Based on the calculation results, the average performance was 3.95 and the average importance was 4.26. These two figures then served as the intersecting points that divide the diagram into four quadrants, namely Quadrant I (Concentrate Here), Quadrant II (Keep Up the Good Work), Quadrant III (Low Priority), and Quadrant IV (Possible Overkill). To ensure consistent classification, attributes located exactly on or very close to the mean boundaries were assigned to quadrants based on their unrounded values. For instance, TA3 (X=3.90; Y=4.26) and AS1 (X=3.95; Y=4.11) were placed based on their exact decimal positions prior to rounding. A complete overview of the mapping results can be seen in Table 7.

Table 7. Mapping Results of Service Attributes into IPA Quadrants

Code	Performance	Importance	Kuadran
TA1	3,91	4,35	I
TA2	3,93	4,50	I
TA3	3,90	4,26	I
RE1	3,98	4,26	II
RE2	3,91	4,28	I
RE3	3,91	4,15	III
RS1	3,82	4,32	I
RS2	3,75	4,35	I
RS3	3,84	4,24	III
AS1	3,95	4,11	III
AS2	4,11	4,22	IV
AS3	3,93	4,23	III
EM1	4,08	4,22	IV
EM2	4,14	4,13	IV
EM3	4,11	4,21	IV

Based on Table 7, it can be seen that most attributes fall into Quadrant I, namely TA1, TA2, TA3, RE2, RS1, and RS2. These attributes have a high level of importance, yet their performance remains below average. Meanwhile, only one attribute is located in Quadrant II, namely RE1. Quadrant III is occupied by RE3, RS3, AS1, and AS3, while Quadrant IV is filled by AS2, EM1, EM2, and EM3. This mapping is then visualised in a Cartesian diagram in Figure 1 so that the distribution pattern of the attributes can be seen more easily at a glance.

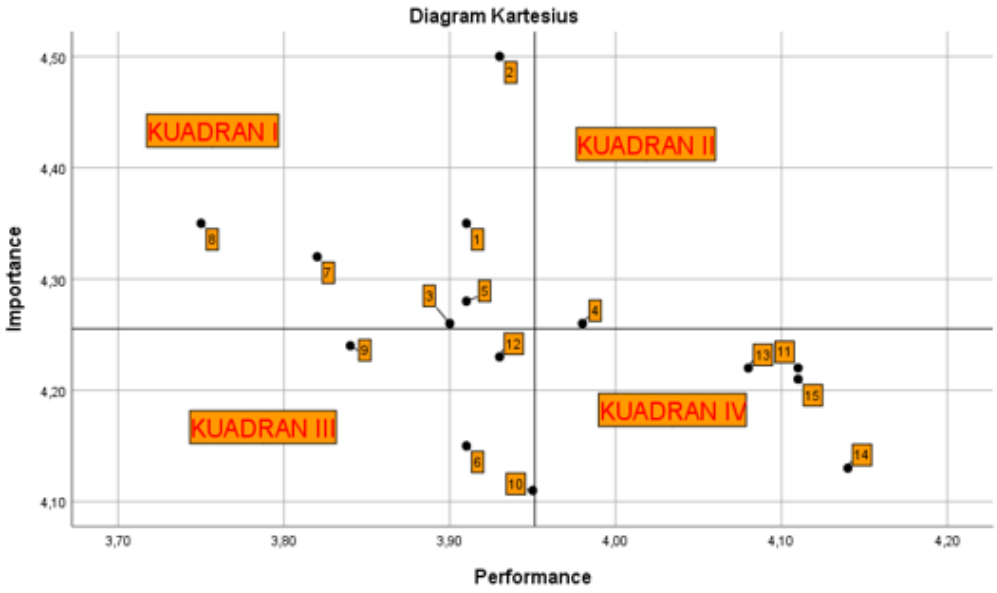


Figure 1. Importance Performance Analysis (IPA) Cartesian Diagram

Based on the Cartesian diagram, Quadrant I (Concentrate Here) is occupied by TA1, TA2, TA3, RE2, RS1, and RS2. These attributes have a high level of importance, yet their performance remains below average. This means that this is the area most in need of attention, as member expectations have not been adequately met. TA2 (3.93; 4.50) recorded the highest importance value among all indicators, while RS2 (3.75; 4.35) had the lowest performance value in this quadrant. The presence of six attributes in Quadrant I indicates that service problems do not stand alone but are spread across several aspects at once ranging from the cleanliness and comfort of facilities, employee appearance, the condition of equipment and technology, accuracy in processing transactions, the general speed of service, to responsiveness in handling complaints.

Quadrant II (Keep Up the Good Work) contains just a single attribute, namely RE1 (3.98; 4.26). This attribute is considered important by members, and its performance has already exceeded the average. It is crucial to clarify that 'high performance' in the IPA context means the performance score is above the selected benchmark (the mean), not necessarily that customer expectations have been fully met, as reflected by its negative SERVQUAL gap. Such a condition shows that the main task is to preserve its consistency. Nevertheless, having only one attribute in Quadrant II is insufficient to counterbalance the six attributes still stuck in Quadrant I.

Quadrant III (Low Priority) consists of RE3, RS3, AS1, and AS3. These attributes have a relatively low level of importance and performance that also falls below average. Nevertheless, this does not mean that these attributes are completely ignored. Members do perceive shortcomings, but they do not consider them particularly problematic. Improvements to these attributes can be carried out gradually, without having to sacrifice resources that should be allocated to Quadrant I.

Quadrant IV (Possible Overkill) is occupied by AS2, EM1, EM2, and EM3. Interestingly, the attributes in this quadrant demonstrate high performance despite their relatively low importance. This condition can be interpreted as an efficiency potential: the cooperative may need to evaluate whether the resources allocated to these attributes are proportional or, in fact, excessive compared to member needs. However, a careful exception must be made for AS2 (security and trust in transactions). In the context of financial services, security is a fundamental prerequisite (hygiene factor). While its relative importance score falls below the study average, reducing attention to AS2 would be a strategic error. The cooperative should maintain its security standards while reallocating resources from other truly over-performing attributes.

DISCUSSION

The integration of SERVQUAL and IPA reveals that not all attributes with a negative gap share the same level of urgency. Some attributes with a negative gap remain in Quadrant II because their performance is still regarded as good by members, while others fall into Quadrant III due to their relatively low importance. The most prominent finding is attribute RS2, namely "cooperative staff being responsive in handling complaints," which has the largest SERVQUAL gap of -0.600 among the 15 indicators and is located in Quadrant I (Concentrate Here). This means that its level of importance is high for members, yet its performance remains below average. The combination of these two indicators makes RS2 the attribute that most consistently signals a problem and is therefore the most urgent to address.

The negative gap in RS2 is consistent with the overall condition of the responsiveness dimension, which was recorded as the dimension with the lowest service quality, at 88.37%, far below the empathy dimension, which

reached 98.32%. This means that the problem in RS2 is not an isolated incident but part of a broader pattern. Based on preliminary observations and interviews during the internship, this poor responsiveness is likely driven by systemic factors. First, staff at the cooperative often handle multiple administrative tasks simultaneously, creating bottlenecks during peak hours. Second, there is no standardized digital tracking system for complaints, meaning member inquiries are handled manually and risks being overlooked. Theoretically, this finding extends our understanding of service quality in cooperative organizations. Unlike commercial banks that rely on automated systems, cooperatives rely on the dual-role of members and intensive interpersonal interactions. Thus, responsiveness is not merely about transaction speed, but also about members' psychological need for recognition from an institution they co-own. This finding is in line with [5], [24], who found similar gaps in service timeliness, but it extends their work by specifically pinpointing complaint handling (RS2) as the critical friction point.

Similar findings also emerged in other attributes within Quadrant I, such as TA1, TA2, TA3, RE2, and RS1. Although the gap of each of these attributes is not as large as that of RS2, their presence in Quadrant I indicates that several aspects of service simultaneously require attention. Unlike [16], who broadly stated that all service elements influence satisfaction, the IPA mapping in this study reveals that under resource constraints, not all elements hold the same urgency. The systemic spread of these six attributes requires targeted corrective actions. Management should focus on specific practical steps: redesigning the waiting room for comfort (TA1), enforcing strict grooming standards for staff (TA2), upgrading digital devices for data entry (TA3), implementing a double-check SOP for transaction accuracy (RE2), standardizing workflows to reduce bottlenecks (RS1), and most importantly, implementing a digital complaint tracking system with a 24-hour Service Level Agreement (SLA) for RS2.

Conversely, attributes located in Quadrant II, such as RE1, indicate that there are aspects of service that are already performing well and need to be maintained. This attribute holds a high level of importance, yet its performance is also rated highly by members. This condition serves as an important asset for the cooperative, as at least one aspect has met expectations [10]. However, the presence of only one attribute in Quadrant II is not enough to offset the six attributes still held in Quadrant I.

Meanwhile, attributes located in Quadrants III and IV present a somewhat different picture. Attributes in Quadrant III, such as RE3, RS3, AS1, and AS3, do have low performance, but their level of importance is also relatively low. This means that although shortcomings exist, members do not consider them particularly problematic. Improvements to these attributes can be carried out gradually without having to sacrifice resources that should be allocated to Quadrant I. As for attributes in Quadrant IV, such as AS2, EM1, EM2, and EM3, they actually demonstrate high performance despite their relatively low importance. This condition can be interpreted as an efficiency potential, provided the cooperative maintains its fundamental security standards (AS2) while optimizing resources on the empathy attributes [2], [26].

These findings confirm that attribute RS2 is the most urgent priority to be addressed. As long as staff responsiveness in handling complaints has not been improved, members will continue to experience a mismatch between their expectations and reality in an aspect they consider important. The impact does not stop at dissatisfaction with a single attribute but has the potential to spread to a decline in trust towards the cooperative as a whole [11], [28]. Conversely, if RS2 is successfully improved, the cooperative will not only fix one weak point but also strengthen the foundation of its long-term relationship with members. It should be noted, however, that member trust and loyalty were not directly measured in this study. Therefore, these outcomes should be framed as possible future benefits rather than confirmed findings. It is highly recommended that the cooperative conducts a follow-up evaluation (e.g., a post-improvement satisfaction or loyalty survey) after implementing the corrective actions to empirically verify whether the intended improvements actually enhance member trust and loyalty.

CONCLUSION

This study found that the service quality at the Savings and Loan Cooperative of PT Swabina Gatra leaves a gap between member expectations and perceptions, with an average gap of -0.30 and an overall service quality level of 92.70%. These numerical results are consistent with the calculations presented in the previous tables. The SERVQUAL analysis showed that the responsiveness dimension was the lowest (88.37%), while the empathy dimension was the highest (98.32%). Through the IPA analysis, an average Performance of 3.95 and Importance of 4.26 were obtained from 15 indicators. Six attributes were located in Quadrant I as the top priority for improvement: TA1, TA2, TA3, RE2, RS1, and RS2. Among these, RS2 which measures the promptness of staff in responding to member inquiries and complaints emerged as the most prominent finding, exhibiting the largest SERVQUAL gap (-0.600) while simultaneously occupying Quadrant I.

Beyond merely confirming that SERVQUAL and IPA can identify service quality gaps, this study provides a scientific contribution by demonstrating how the integration of these two methods can translate gap magnitudes and quadrant positions into a granular, attribute-level improvement sequence under resource constraints. To offer practical value for management, immediate corrective actions are recommended for all priority attributes: enhancing facility comfort (TA1), enforcing staff grooming and appearance standards (TA2), upgrading digital equipment to speed up administration (TA3), implementing a double-check procedure to ensure transaction

accuracy (RE2), standardizing workflows to reduce service bottlenecks (RS1), and establishing a standardized complaint-tracking system with a Service Level Agreement (RS2).

It is important to note that these findings are specific to the cooperative and the 100 respondents examined in this study; they should not be generalized to other savings and loan cooperatives without further evidence. This study has several limitations. First, the use of accidental sampling may limit the representativeness of the findings. Second, the research is confined to a single organization, which restricts its external validity. Third, the study did not include a follow-up evaluation after the proposed improvements. Therefore, future research is highly recommended to investigate whether the implementation of these recommendations leads to measurable changes in service quality, as well as to empirically test the direct impact of these improvements on member satisfaction and loyalty over time.

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CONFLICT OF INTEREST
The authors declare that there are no conflicts of interest related to the research, authorship, or publication of this article.

DATA AVAILABILITY STATEMENT
The data supporting the findings of this study were obtained through questionnaires distributed to members of the PT Swabina Gatra Savings and Loan Cooperative. The research data may be made available by the corresponding author upon reasonable request, subject to confidentiality requirements and approval from the relevant parties.

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No artificial intelligence (AI) tools were used in the collection or analysis of research data or in the generation of research findings.

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