

Analysis of Service Quality on Mustahiq Satisfaction Using Importance Performance Analysis (IPA)

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Abstract. Baitul Mal is a social institution, which is engaged in charity of zakat fund raising for the sake of socially patterned and sustainable. In its service Baitul Mal must be prosecuted to prioritize satisfaction of mustahiq, so that progress in the quality of service and able to improve the mustahiq economy and also giving a positive impact on the survival of Baitul Mal. For the purpose of researcher, this paper on the service quality will be observed by using the method of IPA model. This model is used in order to know the attributes that should be upgraded in accordance with the wishes of mustahiq. The result indicates that, these methods allow us to know the priority attributes that must be improved its performance by the Baitul Mal it is the Amil of Baitul Mal act based on islamic morality, Amil Baitul Mal Lhokseumawe solve the mustahiq problem related to zakat program on time, Amil Baitul Mal has knowledge about zakat, the zakat given by Baitul Mal has fulfilled the necessity of mustahiq, Zakat given by Baitul Mal can improve the prosperity of mustahiq and Amil Baitul Mal do not distinguish between mustahiq one and others.

Keywords: Importance Performance Analysis (IPA), Mustahiq Satisfaction, Service Quality

1 INTRODUCTION

Baitul Mal is a social institution in charity zakat fund raising. The service in the Baitul Mal is a very important thing to be underscored. The creation of service quality will certainly create satisfaction with mustahiq. In fulfilling the mustahiq satisfaction required the quality of service as well as possible and high commitment from the amil, because mustahiq is the main target in the distribution of zakat and able to prosper the life of the mustahiq to be better.

Therefore, it is necessary to conduct research on Baitul Mal regarding the quality of services provided. It is because the quality of service will have so many positive impacts for the survival of Baitul Mal.

2 METHOD

2.1 Research purpose

The purpose of this research is as follows:

1. To know what is the main priority attributes in service quality of Baitul Mal Lhokseumawe.
2. To know the integration of Importance Performance Analysis (IPA) model in Baitul Mal Lhokseumawe.

2.2 Research contribution

The contribution in this research which can be obtain as follow:

1. It able to assist in improving the quality of services that have been applied previously.
2. It is providing insight or information about the condition of satisfaction mustahiq on service quality.

3 LITERATURE REVIEW

3.1 Definition of zakat

In terms of language, zakat has several meanings, namely al-barakatu (blessing), al-nama (growth and development), al-tharatu (purity) and al-salahu (goodness) [1].

On the behalf of jurisprudence, zakat is a number of property that is obligated by Allah to be handed over to the rightful. Zakat is part of the property with certain conditions required by Allah SWT, to be shared to the rightful to receive it, with certain conditions [2].

Zakat is māliyah ijtimā'iyah service that has an important, strategic and decisive position, from the point of doctrine and the development of the welfare of the people (Yusuf, 1993). Zakat is included in the pillars of Islam, so it is considered ma'lum minad-din bi al-darurah (known automatically) and is an absolute part of one's religion [3]. Even in the Qur'an there are also verses that equate the level of prayer and the obligation of zakat.

There is al-Qura'an's verse of zakat in different terms. It has been mentioned by ma'rifah (zakat treasure) as much as 30 times and it is 8 times of which are in the surah makkiiyyah and 22 times in madaniyyah. Then 28 verses related to the obligation to perform the prayer. This makes the position of zakat high enough and important in the Islamic Shari'ah. Zakat can also cultivate mustahiq and muzakki relationships, enhancing ukhuwah islamiyyah and reducing poverty [4].

The Qur'an also states that Zakat is the main indicator of one's obedience to the teachings of Islam, which will gain the happiness of life, gain the grace and help of Allah SWT. A person who fulfills the obligatory obligation is one who wishes to cleanse oneself and his soul from various bad qualities, such as selfishness, greed and at the same time desire to always cleanse, purify and develop his possessions (QS. al-Tawbah: 103 dan QS. al-Rūm: 39).

The people who are entitled to receive zakat consist of eight groups, namely:

1. Fakir, ie people who do not have anything or can not meet half of the needs.
2. Poor, that people can meet half the needs.
3. Amil, the person appointed to take care of zakat.

4. Muallaf, the new convert to Islam while his faith is strong.
5. Slave, the servant who has been promised his master that he may redeem himself with money or other property.
6. Gharimin, the people who have debts, the people who bear the burden of debt to improve human relations or to meet their personal needs both rich and poor.
7. Fisabilillah, it is jihad and everything needed with jihad activities, such as recruitment of war troops, the establishment of factories and the arms industry and so on.

Ibn Sabil, it is all those who run out of life stock on the way and can not bring his needs from his village, although he is a treasure in his village.

3.2 Definition of service quality

The service quality is how far the difference between the reality and expectations of the mustahiq for the service they receive. The quality of service can be identified by comparing the mustahiq perceptions of the services they actually receive [5].

3.3 Importance performance analysis (IPA)

The Importance Performance Analysis (IPA) method was first introduced by Martilla and James [6] with the aim of measuring the relationship between the perception of mustahiq and the priority of product/service quality improvement, also known as quadrant analysis. Importance Performance Analysis (IPA) has been generally accepted and used in various fields of study because of its ease of application and display of analytical results that facilitate performance improvement proposals.

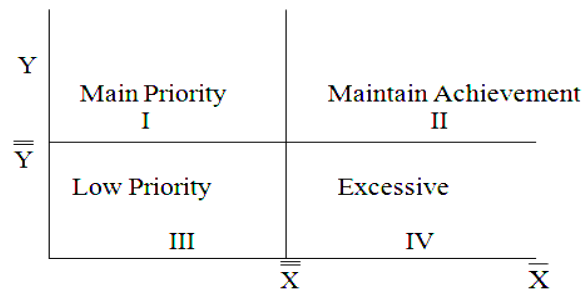


Fig. 1 Importance Performance Analysis (IPA) diagram

Figure 1 is IPA matrix which has four quadrants to analyze the performance of interests. There are the explanation for each quadrant [7].

1. Quadrant I (Main Priority)

The first quadrant symbolized as the region that contains the factors that are considered important by the customer but the level of satisfaction obtained is still low.

2. Quadrant II (Maintain Achievement)

In the second quadrant this is the area that contains the factors that are considered important by the customer and the factors that are felt relatively high.

3. Quadrant III (Low Priority)

In this third quadrant is the area that contains the factors that are considered less important by the customer and in fact the performance is not too special. It is because the benefits are very small customers.

4. Quadrant IV (Excessive)

In this quadrant the area contains the factors that are considered less important by the customers and felt too excessive. Then, it is belong to this quadrant can be reduced in order to the company can save cost.

The model of *Importance Performance Analysis* (IPA) can be seen as follow:

- a. Determining the level of conformity

$$Tk_i = \frac{K_i}{H_i} \times 100\% \quad (1)$$

- b. Calculates the average for each attribute

$$\bar{X}_i = \frac{\sum X_i}{n} \quad (2)$$

$$\bar{Y}_i = \frac{\sum Y_i}{n} \quad (3)$$

- c. Calculates the average of all attributes of interest \bar{Y} and performance \bar{X} levels that limit the Cartesian diagram.

$$\bar{X} = \frac{\sum \bar{X}_i}{k} \quad (4)$$

$$\bar{Y} = \frac{\sum \bar{Y}_i}{k} \quad (5)$$

Mapping into Cartesian diagram

4 METHOD

The method used in this research is taken with case study method through interview to mustahiq which become respondent by using questioner. Sampling is done by non-random sampling technique that is procedure of selecting sample based on consideration certain characteristic which suitable and needed to answer the research questionas. The characteristics of sample taken in this research is fakir that is as much as 87 respondents. The sampling selection using Slovin formula where 90% confidence level and error term around 10%.

5 RESULT

The study was conducted at Baitul Mal in Lhokseumawe. From the results of the research, the distribution of questionnaires with the number of respondents based on slovin method formula where the 90% confidence level and error rate of 10% test Validity and Reliability performed, known all the attributes declared valid and reliable so that data can be

used as research instrument. For the average level of performance and importance of each attribute can be seen in Table: Importance Performance Analysis (IPA) Method.

Table 1. Calculation Result of Suitability Level

Attribute	Performance Score (K _i)	Interest Score (H _i)	Level of Performance	Level of Interest
TAN1	345	349	3,97	4,01
TAN2	362	345	4,16	3,97
TAN3	349	360	4,01	4,14
TAN4	334	362	3,84	4,16
TAN5	350	359	4,02	4,13
TAN6	355	372	4,08	4,28
REL7	312	352	3,59	4,05
REL8	354	337	4,07	3,87
REL9	353	332	4,06	3,82
REL10	351	352	4,03	4,05
REL11	360	346	4,14	3,98
REL12	307	343	3,53	3,94
REL13	290	344	3,33	3,95
ASS14	282	345	3,24	3,97
ASS15	329	356	3,78	4,09
ASS16	322	352	3,70	4,05
ASS17	355	355	4,08	4,08
ASS18	289	348	3,32	4,00
ASS19	291	353	3,34	4,06
EMP20	313	347	3,60	3,99
EMP21	350	349	4,02	4,01
EMP22	335	334	3,85	3,84
EMP23	307	332	3,53	3,82
EMP24	304	323	3,49	3,71
Average			3,8	4,0

For the Cartesian diagram of Importance Performance Analysis (IPA) can be seen in Figure 2.

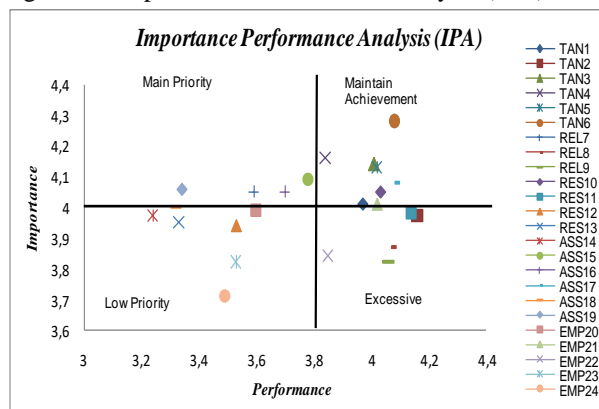


Fig. 2 Importance Performance Analysis (IPA) Diagram

Attributes that are included in the quadrant of the main priority are attributes that are considered important but their performance is still considered less that can be seen in Table 2.

Table 2. Service attributes which included in *main priority*

Dimension	Attribute Code	Questions
<i>Reliability</i>	REL7	Amil Baitul Mal Lhokseumawe solve the mustahiq problem related to zakat program on time
	ASS15	Amil Baitul Mal Lhokseumawe can explain the information to the mustahiq clearly
<i>Assurance</i>	ASS16	Amil Baitul Mal Lhokseumawe has knowledge of zakat
	ASS18	Zakat given Baitul Mal Lhokseumawe has fulfilled the necessity of mustahiq
	ASS19	Zakat given Baitul Mal Lhokseumawe can improve the welfare of mustahiq

The attributes of Baitul Mal service which are included in the category of preserving the performance and must be maintained in accordance with the wishes mustahiq that can be seen in Table 3.

Table 3. Service attributes which included in maintain achievement

Dimension	Attribute Code	Questions
<i>Tangible</i>	TAN1	Baitul Mal Lhokseumawe has adequate building
	TAN3	Baitul Mal Lhokseumawe has a clean building
	TAN4	Amil Baitul Mal Lhokseumawe shows Islamic morals
	TAN5	Baitul Mal Lhokseumawe has a neat building
	TAN6	Baitul Mal Lhokseumawe has a service room in accordance with its function
<i>Responsiveness</i>	RES10	Baitul Mal Lhokseumawe always serve mustahiq quickly
<i>Assurance</i>	ASS17	Baitul Mal Lhokseumawe has enough amil, so there is always a substitute if anyone is unable to attend
<i>Empathy</i>	EMP21	Amil Baitul Mal Lhokseumawe does not distinguish between mustahiq with one another.

The attributes of Baitul Mal service included in low priority category with low importance level and in fact the performance is not very special with low satisfaction level that is seen in Table 4.

Table 4. Service attributes which included in low priority

Dimension	Attribute Code	Questions
<i>Responsiveness</i>	RES12	Amil Baitul Mal Lhokseumawe is always willing to help the mustahiq who are in trouble
<i>Assurance</i>	RES13	Amil Baitul Mal Lhokseumawe always listen to complaints mustahiq
	ASS14	Amil Baitul Mal Lhokseumawe can explain the information to the mustahiq in detail
<i>Empathy</i>	EMP20	Amil Baitul Mal Lhokseumawe is always willing to provide latest information to mustahiq

Dimension	Attribute Code	Questions
	EMP23	Amil Baitul Mal Lhokseumawe always understands what the mustahiq complained about
	EMP24	Amil Baitul Mal Lhokseumawe always understands what the mustahiq wants

The attributes of Baitul Mal service included in the category of excessive with low importance level and felt mustahiq too excessive that can be seen in Table 5.

Table 5. Service attributes which included in Excessive

Dimension	Attribute Code	Questions
<i>Tangible</i>	TAN2	Baitul Mal Lhokseumawe has a comfortable building
<i>Reliability</i>	REL8	Amil Baitul Mal Lhokseumawe is always in the office during working hours
	REL9	Baitul Mal Lhokseumawe has an easy registration procedure to become mustahiq
	REL11	Amil Baitul Mal Lhokseumawe can answer the questions posed by mustahiq
<i>Emphaty</i>	EMP22	Amil Baitul Mal Lhokseumawe is always willing to help the mustahiq who are in trouble

6 CONCLUSION

Based on the results and discussion that has been done, it can be concluded: For the Importance Performance Analysis (IPA) method of service attributes in the main priority which is considered important but the performance is still less satisfactory for the recipient of zakat (mustahiq) is Amil Baitul Mal Lhokseumawe solve the mustahiq problem related to zakat program on time (REL7), Amil Baitul Mal Lhokseumawe can explain information to mustahiq clearly (ASS15), Amil Baitul Mal Lhokseumawe has knowledge about zakat (ASS16), Zakat given Baitul Mal Lhokseumawe has fulfilled the necessity of mustahiq (ASS18), and Zakat given Baitul Mal Lhokseumawe is capable of improving the mustahiq's welfare (ASS19).

RECOMMENDATION

Based on the research that has been done, the authors provide the following suggestions:

1. It is expected that the Amil Baitul Mal can improve its service attribute performance based on expectations from Mustahiq.
2. This research can be continued by analyzing the factors causing the low performance of some important service attributes, so that the improvement of Baitul Mal service quality can be put forward as public sector.

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