

## **ABSTRACT**

*The appearance of so many subscription-based industry and financing industry has become a major boosting factor of system online payment point (SOPP) financial service business. SOPP is online payment system that processes data by collecting input data directly from data owner dan send the output directly to the data owner without encountering the second party. PT Pos Indonesia as the state-owned company also participates in developing SOPP financial service business in a product called Pospay. PT Pos Indonesia must be able to provide services on Pospay product that meets the costumers' needs so that it can compete in SOPP business. The purpose on this research is to develop Pospay services using servqual method, Kano mode, and triangulation techniques.*

*This research has identified 30 costumers' need attributes based on interviews to the lead users. Servqual is used to measure the costumers' satisfaction so that we can discover any lack of services attribute. From data processing using Servqual it has been identified that there are 17 lack of services attributes. Kano model is used to comprehend the relation between costumers' satisfaction with the effort to fulfill them. Kano Model has identified that there 30 need attributes, 9 need attributes is categorized as a must be, 11 one dimensional and 10 attractive. Based on Servqual integration and Kano Model we can conclude that 17 costumer's need attributes have become Pospay SOPP service quality improvement priority. Then those 17 attributes is made Triangulation Technique to test the data validity and to enrich the data by collecting more information from the informant.*

*Recommendation formulation made based on data processing result, analysis and Triangulation Technique result processing to improve Pospay SOPP service quality. Recommendation could be given by the company that provides a special Pospay service pay point, by adding the point about cleanliness and neatness of the post office on each monthly evaluation, running a PT Pos Indonesia Bandung branch internal post office cleanliness and neatness competition, has become a main topic on each monthly evaluation, recruiting outsourced employees, evaluation on work deployment on the front line employees, teller using specific uniform which is different with back office employees, the post office still use GPRS modem will be replaced with LAN cables and a routine interior maintenance on each post office.*

*Keywords: Need Analysis, SERVQUAL, Kano Model, Triangulation Technique, Service Quality Improvement, SOPP.*