

ABSTRACT

In this age of globalization, the rapid development of the FinTech (Financial Technology) industry has increasingly triggered competition among business. According to the National Digital Research Center (NDRC), FinTech is a term used to refer to an innovation in the field of financial services. Telkomsel launched an innovative product namely T-Cash which was the first electronic money service in Indonesia in 2007. Then, in February 2019 T-Cash changed its name to LinkAja. LinkAja aims to facilitate users in conducting digital transactions.

The development of the use of electronic money is increasing in Indonesia. Some electronic money service companies are Go-Pay, OVO, AkuLaku, and BNI Tapcash. This led to a decline in the use of LinkAja in the Bogor branch and not reaching the sales target at active outlets. The tight competition makes LinkAja need to evaluate its services. The purpose of this study is to identify "True Customer Needs" from LinkAja services in the Bogor region by using integration between the dimensions of the E-Service Quality and the Kano Model, so that we can know the priority of service needs attributes. Requirement attributes are obtained from literature studies and Voice of Customer which are the results of interviews with LinkAja customers.

Based on the results of data processing, 24 attributes of needs were obtained. Furthermore, integration between the dimensions of E-Service Quality and the Kano Model was carried out, showing that there were, 11 attributes improved, 10 attributes maintained, and 3 attributes developed. Based on the results of the integration, there were 14 needs attributes included in True Customer Needs, which were obtained from the attribute needs that needed to be improved and developed. With these results, LinkAja is expected to be able to improve its services to maximize customer satisfaction and meet customer needs.

Keywords: *Requirement Attributes, LinkAja, Canoe Model, E-Service Quality, True Customer Needs*