

ABSTRACT

Fin-tech is innovation in financial services. The fin-tech digital payment that is a favorite among children to adults today is Go-Pay. Based on observations found problems in implementing e-service quality on Go-Pay. The purpose of this study is to determine consumer expectations and performance received by consumers in each dimension of e-service quality on Go-Pay and to know the attributes that need to be improved on Go-Pay.

In this study to achieve the research objectives using the theory of e-service quality proposed by Tjiptono and Chandra which has seven dimensions, namely efficiency, fulfillment, reliability, privacy, responsiveness, compensation, and contact which will be viewed based on reality and expectations and will be analyzed using analytical techniques Importance Performance Analysis (IPA).

This research uses a descriptive method with a quantitative approach. Data collection techniques were carried out using a questionnaire with 18 statement indicators based on e-service quality variables with seven dimensions using a Likert scale and data sourced from books, literature study journals, research results and internet articles relevant to this study.

Based on the results of descriptive analysis, the expected value of e-service quality on Go-Pay has a percentage of 85% with a very important category while the value of the performance of e-service quality on Go-Pay has a percentage of 86% with a very good category and obtained lower performance values than expectations on the dimensions of compensation and contact. Based on the results of the Importance Performance Analysis analysis, there are 2 items in quadrant I, 9 items in quadrant II, 6 items in quadrant III and 1 item in quadrant IV. Based on these results, Go-Pay can improve performance in providing constantly updated offers, add direct communication features to the call center through the application, prioritize improvements to the ease of entry and exit of accounts and offers accordingly, maintain performance on items in the quadrant II and III and reduce promos that are not following consumer needs.

Keywords: E-Service Quality, Importance Performance Analysis, Go-Pay.