

ABSTRACT

This research focuses on fintech in the payment sector, namely LinkAja, the only mobile payment application service from the collaboration of State-Owned Enterprises (BUMN), namely Telkomsel's T-Cash, Mandiri e-cash owned by Bank Mandiri, BNI's UniqueQu, T-Money belongs to Telkom and BRI's T-Bank. The presence of LinkAja has not been able to compete with other mobile payments such as GoPay, OVO, DANA, and DOKU.

Identification of these problems is not based on customer desires, but only by comparing with competitors to increase the competitiveness of LinkAja. The use of relevant methods to identify these problems is to use the Importance Performance Competitor Analysis method. The IPCA method is used in this study to determine the quadrant points of the IPCA matrix compared to competitors.

The purpose of this study is to: (1) service attributes on mobile payment services (2) Knowing the Importance of Performance Levels of mobile payment service attributes on LinkAja. (3) Knowing the Importance of the Performance Level of Payment Service Attributes to Competitors. (4) Classifying the attributes used in the Importance Performance Competitor Analysis method.

Keywords: LinkAja, fintech, mobile payment, IPCA, attributes