

ABSTRACT

Technology that continues to develop has created various new innovations, especially in the financial sector which aims to make transactions easier for people. Fintech, which stands for financial technology, has made the payment system digitalized. With the existence of fintech, now non-cash payment systems are starting to emerge. The high volume and value of electronic transactions in Indonesia has made many companies use fintech technology because it can provide convenience and comfort so as to attract consumer interest. For example, PT Pertamina with the MyPertamina e-payment service.

This research was conducted with the aim of analyzing the quality of the MyPertamina application based on the webqual dimension. This is because based on the reviews of its users, the MyPertamina application has received many complaints from consumers and received a bad rating. The method used in this research is quantitative with descriptive research type.

The results of this study indicate that the performance of the MyPertamina application has not yet met the expectations and satisfaction of users. This is due to the higher level of importance for each indicator in webqual compared to the perceived performance by users of the MyPertamina application. There are several indicators that need to be prioritized for improvement, such as ease of operating the application, clearer navigation, ease and security in conducting transactions, protection of personal data, and service that aligns with promises.

Keywords: Application Quality, WebQual, Importance Performance Analysis