ABSTRACT

The development of digital technology in the banking industry is important to minimize operational costs and improve services to customers and banking digitalization has an important role in economic growth and progress. It is important for SeaBank to pay attention to e-service quality on its digital platform, so that the measurement of its service performance can be improved needs to be done to be able to improve the quality of its digital services.

This research uses a quantitative descriptive approach. The analytical tool used is Importance Perfomance Analysis. Importance Performance Analysis (IPA) is a method for measuring service quality based on the level perceived by customers with their level of desire, so that companies can find out the gaps that occur and can make improvements to their service quality. The variables used are Efficiency, Fulfillment, Reliability, Privacy, Responsiveness, Compensation, Contact.

Variables that need to be taken seriously in e-service quality include efficiency, fulfillment, reliability, personal, response, compensation and contact. All of these variables were assessed by distributing questionnaires to 100 Seabank customers to find out the magnitude of customer expectations and performance assessments felt by customers. Three indicators were found to be the top priority for improving the performance of the Seabank application. The three indicators enter quadrant A. The three indicators are $X1.2$ (SeaBank application has complete payment features) on the efficiency variable, $X2.3$ indicator (SeaBank application has a simple service flow) on the fulfillment variable, and $X6.2$ indicator (SeaBank application provides compensation for losses received by customers) on the compensation variable. Seabank can focus more on improving the performance of indicators included in quadrant A.

Keywords : E-Service Quality, IPA, Digital Bank, SeaBank