

ABSTRACT

Livin' by Mandiri is a mobile banking application from PT Bank Mandiri (Persero) Tbk. designed to meet customer transaction needs in the digital era. However, the *Livin' by* Mandiri service is currently facing a challenge with a high number of users discontinuing the application (UREG). Based on internal data, there was a significant increasing trend in the UREG numbers from December 2023 to November 2024, reaching over 1.4 million users. This high figure may be attributed to a service quality that has not fully met expectations, which is supported by lower ratings on the Google Play Store and App Store compared to its main competitors. Based on this issue, improvements and enhancements in service quality are necessary to reduce the number of users who stop using the service. This final project aims to identify the True Customer Needs by integrating the Mobile Service Quality (MSQual) method with the Kano Model to find service attributes that are not yet optimal and require improvement. These attributes will then be formulated into design recommendations for service quality improvement.

A total of 167 respondents participated in this final project, selected using a non-probability sampling technique with an incidental sampling method. The established criterion was that respondents must have used the *Livin' by* Mandiri service for at least six months. Service need attributes were derived from literature studies and interviews with 10 users to obtain the Voice of Customer (VoC), which were classified into 8 dimensions of Mobile Service Quality: System Availability, Fulfillment, Content, Billing, Privacy, Responsiveness, Efficiency, and Compensation. Based on the data analysis, 33 need attributes were identified, divided into 15 strong attributes and 18 weak attributes that require service quality enhancement. All 18 weak attributes and 2 strong attributes in the Attractive category are designated as True Customer Needs for which service quality improvement proposals will be designed.

Keywords: Mobile Banking, *Livin' by* Mandiri, Mobile Service Quality, Kano Model, True Customer Needs.