Analysis Of XXX Service Quality Using The E-Service Quality And Importance Performance Analysis

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Abstract: The trend of digital banking is growing with easy access through mobile banking such as XXX marked by performance that increases every year and is included in the most frequently used mobile banking. However, some users complain about XXX application problems related to the services provided, namely not being able to log in easily, requests cannot be processed, the application is very slow, and other problems. To solve this problem, XXX needs to improve the performance of the services provided. This study aims to determine the current service quality of XXX as well as the gap between customer perceptions and expectations and find out the attributes that are prioritized to improve service quality. The research method used is E-Service Quality with 6 variables, namely site organization, reliability, responsiveness, user friendliness, personal needs, and efficiency followed by the Importance Performance Analysis method through a quantitative approach. From the research results, it is found that the quality of XXX service provided is not yet qualified based on the level of conformity with an average value of 98% and the level of gap with an average value of -0.08 which explains that the current service quality is not in accordance with the quality expected by users. Then, the factors that need to be prioritized are statement items in quadrant concentrate here, namely Pages in the XXX app do not stop working suddenly, XXX app can be used immediately and runs smoothly, I can complete transactions quickly in the XXX app, XXX app provides services exactly at the time specified, and XXX app is easy to use.

Keywords: Service Quality Analysis, User Satisfaction, E-Service Quality, Importance Performance Analysis

INTRODUCTION

The rapid advancement of information and communication technology has significantly transformed various sectors, particularly the telecommunications industry. With the continuous evolution of inventions, there is a growing necessity for individuals and businesses to stay abreast of these technological advancements. The telecommunications sector, characterized by a wide array of services and technologies aimed at long-distance information transmission, plays a critical role in this transformation. One key component of information and communication technology is the internet, which has emerged as a vital communication

network that enables swift and accurate connections between electronic mediums (Maharani et al., 2021). This foundational aspect of technology has reshaped how people interact and conduct business, creating new opportunities and challenges.

As of January 2024, Indonesia boasts 185 million individual internet users, accounting for 66.5% of the country's total population of 278.7 million, according to the We Are Social (2024) survey. This figure indicates a growth of approximately 1.5 million internet users, or 0.8%, since January 2023. The substantial percentage of internet users highlights the increasing acceptance of modern technological advancements and the willingness of the population to engage with information technology. Such widespread adoption fosters significant informational changes within society, facilitating better communication, access to services, and knowledge dissemination.

The growth of the internet in Indonesia has notably spurred the development of digital banking transactions. With technology permeating all aspects of life, the banking industry has evolved to offer more modern services, particularly through internet and mobile banking platforms. This shift has led to a significant increase in the adoption of digital banking services across various Indonesian banking sectors. Research from Bank Indonesia reveals that the total value of digital banking transactions reached 4,264.8 trillion IDR in April 2023, encompassing various digital banking activities such as online, mobile, and phone banking. This represents a remarkable 158% increase in digital banking transaction value over the past five years, from April 2018 to April 2023 (Ahdiat, 2023). The burgeoning trend of digital banking not only reflects the advancements in technology but also underscores the changing landscape of financial services in Indonesia.

The emergence of internet banking has revolutionized financial services, making them more accessible to the public through smart devices equipped with internet connectivity. This convenience has led to a surge in the number of registered banking customers, reaching a staggering 511 million, with Jakarta leading as the province with the highest customer base at 104 million. Following closely are West Java and East Java, with 71 million and 65 million customers, respectively (Putri, 2023). The proliferation of registered accounts is largely attributable to the user-friendly features and innovative offerings from various banks that cater to the needs of potential clients, showcasing how digital transformation is reshaping customer engagement in the banking sector.

Mobile banking represents a significant innovation within digital banking services, allowing users to conduct transactions conveniently through their smartphones, regardless of location. Key services offered by mobile banking include money transfers, balance inquiries, and other essential banking functions (Trisnawati & Fahmi, 2017). The ease of access to banking services has prompted many consumers to adopt mobile banking platforms for their financial transactions. The integration of mobile banking with e-wallets and e-commerce platforms further enhances user convenience, encouraging a broader audience to manage their finances digitally (Populix, 2022). Consequently, banks are continuously upgrading their mobile banking applications to meet the growing demand for efficient digital services.

A survey conducted by Katadata in 2023 highlighted the most popular mobile banking applications in Indonesia, with BCA Mobile, BRImo, and Livin' by Mandiri topping the charts. Users expressed a preference for apps with comprehensive and user-friendly features. For instance, BCA Mobile boasts an impressive 85.2% usage rate among respondents, followed by BRImo (78.1%) and Livin' by Mandiri (77.8%). Notably, XXX, while popular, garnered a lower rating compared to its competitors, reflecting a need for improvement (Katadata, 2023). Ratings from the Google Play Store indicate that XXX achieved a score of 3.7 out of 5, prompting concerns over its performance in the competitive landscape of mobile banking.

Despite being a relatively new entrant, the XXX application has evolved significantly since its inception as Go Mobile in 2012, transforming into a modern digital banking platform

by 2020. The application now includes advanced features such as biometric verification, mutual fund investments, and e-wallet top-ups. In 2023, XXX reported a growth in user base from 2.5 million to 3.0 million, with transaction volumes skyrocketing from 191.2 trillion IDR in 2022 to 346 trillion IDR (Annual Report, 2023). This growth reflects the potential of XXX to establish a strong presence in the digital banking sphere, provided it addresses user concerns and improves its service quality.

User satisfaction remains a critical aspect of XXX's operations. A survey conducted in 2023 indicated that XXX excelled in customer satisfaction, achieving a score of 83.81%. This positive feedback aligns with the company's commitment to enhancing customer experience through its #YangUtama campaign, aimed at valuing customer feedback and fostering trust (Annual Report, 2023). However, despite these accolades, user reviews on platforms such as the Google Play Store revealed several recurring issues, including slow customer service responses, application bugs, and overall dissatisfaction with the app's performance, which adversely affect the user experience.

The analysis of user feedback highlights several areas for improvement, particularly in design, navigation, reliability, and customer service responsiveness. Notably, the application has received criticism for its interface and efficiency, with many users reporting frustrations regarding slow loading times and transaction failures (Google Play Store, 2024). Raza et al. (2020) provided a framework for addressing these complaints, emphasizing the need for enhancements in site organization, reliability, and user-friendliness to foster a better user experience. Addressing these concerns is vital for XXX to regain user trust and maintain its competitiveness in the digital banking landscape.

To enhance its service quality, XXX can leverage established frameworks such as E-Service Quality and Importance Performance Analysis (IPA). E-Service Quality is particularly well-suited for measuring online banking services, as it encompasses various dimensions relevant to user experiences. This methodology not only identifies user satisfaction levels but also pinpoints specific areas requiring improvement. The IPA method, which assesses the relationship between user perceptions and service attributes, can aid in prioritizing enhancements based on customer feedback (Damayanti & Palupi, 2023). This dual approach ensures a comprehensive evaluation of service quality and can guide XXX in optimizing its offerings.

XXX's journey toward improving its service quality and customer satisfaction reflects the broader trends in the digital banking industry. The increasing reliance on mobile banking applications necessitates continuous innovation and responsiveness to user feedback. By effectively implementing the E-Service Quality and IPA frameworks, XXX can address existing shortcomings, enhance user experiences, and ultimately solidify its position in the competitive digital banking market. As digital banking continues to evolve, ensuring high-quality service and fostering customer loyalty will be essential for XXX's sustained success in the future.

METHOD

The research methodology outlined focuses on a structured and systematic approach to understanding electronic service quality, specifically for the XXX application. It employs a descriptive research method alongside a quantitative approach, aiming to assess independent variable values without making comparisons. The quantitative aspect involves categorizing participant responses into numerical data for statistical analysis, allowing for an objective interpretation of results. A significant component of this study is the establishment of operational variables, which in this case, centers around electronic service quality. The research identifies several dimensions, including site organization, responsiveness, reliability, user-

friendliness, personal needs, and efficiency, which serve as crucial indicators of the service's performance.

Operational variables in the study are categorized using an ordinal scale, reflecting the relationship between different attributes without unique distances. Specifically, a five-point Likert scale is employed, enabling respondents to express their level of agreement or disagreement with various statements. This method helps to capture not only the performance level of the service but also the importance attributed to it by users. The collected data is vital for determining user satisfaction and identifying any gaps between service performance and user expectations. By utilizing both primary and secondary data sources, including surveys and literature reviews, the research aims to provide a comprehensive understanding of electronic service quality as perceived by users of XXX.

Data collection techniques comprise literature studies and field studies, with the latter primarily involving the distribution of questionnaires to XXX users. This approach is designed to gather insights on user perceptions regarding the various dimensions of service quality. The sampling technique employed is purposive sampling combined with non-probability sampling, targeting specific users of the XXX application who have engaged in banking transactions over the past year. The sample size is determined using Malhotra's formula, resulting in a minimum of 100 respondents, which ensures a robust analysis of user feedback.

The research methodology further outlines the steps involved in data analysis, including the importance-performance analysis (IPA) framework. This entails collecting data through questionnaires, validating and testing the reliability of the collected data, and subsequently analyzing the results to gauge user satisfaction. Key analyses include calculating the level of conformity between performance and importance scores, as well as conducting gap analysis to identify discrepancies between user perceptions and expectations. These analytical methods serve to evaluate the effectiveness of the XXX service and pinpoint areas for improvement based on user feedback.

The research utilizes the results of the importance-performance analysis to categorize the service quality attributes into four distinct quadrants. This classification—Concentrate Here, Keep Up The Good Work, Low Priority, and Possibly Overkill—provides actionable insights into which areas require focused improvement efforts, which aspects should be maintained, and where resources might be better allocated. The methodology ultimately aims to enhance the quality of service delivered by XXX, aligning it more closely with user expectations and ensuring a higher level of customer satisfaction.

RESULTS AND DISCUSSION
The Validity Test
The validity test determines if each question accurately measures the intended variable. Conducted using the Spearman method, a question is valid if the calculated r value (r count) exceeds 0.30. Data was collected based on user perceptions (what respondents receive) and expectations (what respondents desire).

In both perception and expectation, all items across dimensions such as Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs, and Efficiency yielded r values above 0.30, making them valid. Significance levels at 0.000 further confirm this validity, ensuring that all 20 items in each dataset reliably assess user perceptions and expectations.

Reliability Test
The reliability test assesses the consistency of measurements across items and over time, ensuring that the instrument is error-free. Using the Cronbach's Alpha method, reliability testing was conducted on 20 question items for both user perception and expectation data. The

results are User Perception Data: Cronbach's Alpha = 0.886, User Expectation Data: Cronbach's Alpha = 0.893. Since both values exceed the 0.60 threshold, they indicate high reliability (Sekaran & Bougie, 2016). This confirms that the questions in both datasets consistently measure user perceptions and expectations reliably..

Analysis Level of Conformity and Gap

This section will discuss the analysis of the level of conformity between customer perceptions of the services received and the expectations expected, as well as a gap analysis to determine the comparison of the services provided with customer expectations.

Analysis Level of Conformity

The following is an example of calculating the value of the level of conformity, for example the total perception scale score obtained is 634 and the total expectation scale score obtained is 598. Then, the calculation is as follows:

$$\text{Tki} = \frac{634}{598} \times 100\%$$
$$\text{Tki} = 106\%$$

The value of 106% indicates that the user's perception of the service or feature is higher than the user's expectations. The following is the calculation of the level of conformity per attribute which can be seen in the table below:

Table 5. Analysis Level of Conformity

No	Item	Attributes	Xi	Yi	TKi
1	SO1	The appearance of the XXX app is visually appealing	634	598	106%
2	SO2	The user interface of the XXX app has a well-organized appearance	636	595	107%
Average of Site Organization			635	597	107%
3	RL1	Transactions with the XXX app are always smooth and trouble-free	596	607	98%
4	RL2	XXX app has a high level of security	610	614	99%
5	RL3	XXX app delivers services right from the first time it is used	598	608	98%
6	RL4	XXX app provides services exactly at the time specified	581	611	95%
Average of Reliability			596	610	98%
7	RS1	XXX app provides fast services	577	603	96%
8	RS2	XXX app is not too busy to respond to customer requests	582	594	98%
9	RS3	XXX app informs users when exactly the service will be performed	593	624	95%
Average of Responsiveness			584	607	96%
10	UF1	XXX app is easy to use	583	614	95%
11	UF2	Navigation in the XXX app is easy	571	595	96%
12	UF3	XXX app can be used immediately and runs smoothly	540	616	88%
13	UF4	Pages in the XXX app do not stop working suddenly	527	617	85%
14	UF5	I recommend other people to use XXX	551	601	92%
Average of User Friendliness			554	609	91%
15	PN1	I feel completely safe when making transactions on the XXX app	623	588	106%

No	Item	Attributes	Xi	Yi	TKi
16	PN2	I feel that my personal needs have been met when using the XXX application	633	588	108%
17	PN3	XXX app gives me information and products according to my preferences	625	577	108%
Average of Personal Need			627	584	107%
18	EF1	Easy to find what I need in the XXX app	609	612	100%
19	EF2	Easy to make transactions anywhere in the XXX app	599	606	99%
20	EF3	I can complete transactions quickly in the XXX app	578	610	95%
Average of Efficiency			595	609	98%
Average			592	604	98%

Source: Data Processed by Researcher

Description:

: >100% or quality exceeds expectations
: =100% or quality meets expectations
: <100% or quality less than expectations

The average level of conformity from the table above is 98%. High-quality attributes are identified through the use of green, meaning that they consistently meet or even exceed user expectations. Yellow is used to mark quality attributes, indicating that the quality meets user expectations. While orange represents attributes that are considered to be of low quality, indicating that they require special attention as they do not meet the expected standards or have significant weaknesses. With the highest level of conformity at item PN2, namely I feel that my personal needs have been met when using the XXX application and PN3, namely the XXX app gives me information and products according to my preferences by 108%. While the attribute with the lowest level of conformity is item UF4, namely Pages in the XXX app do not stop working suddenly at 85%.

Based on the analysis results, the dimension that should be prioritized from lowest to highest is user friendliness with a score of 91. This indicates that the ease of use of the application requires special attention to improve the user experience. Furthermore, responsiveness with a score of 96 also needs to be improved so that the application can respond more quickly to user needs. Reliability and efficiency, each with a score of 98, occupy the middle position. Reliability and efficiency in the service need to be kept stable. Meanwhile, site organization and personal needs, each with a score of 107, indicate that the site structure and the application's ability to meet personal needs are good enough.

This is in accordance with the statement in Pamungkas *et al*. (2019), where if the result of the level of conformity states> 100%, it means that the level of user satisfaction exceeds the level of user expectations and the user is very satisfied. This is shown in statement items SO1, SO2, PN1, PN2, and PN3 which have a level of conformity value> 100%. Furthermore, if the result of the level of conformity states = 100%, it means that the level of user satisfaction reaches the level of expectations and the user is satisfied. This is shown in statement item EF1 which has a 100% level of conformity. Finally, if the result of the level of conformity states <100%, it means that the user's level of satisfaction does not reach the level of expectations and the user is dissatisfied. This is shown in statement items RL1, RL2, RL3, RL4, RS1, RS2, RS3, UF1, UF2, UF3, UF4, UF5, EF2, and EF3. Based on the results of the analysis of the level of conformity, the Company must maintain statement items that have a value of> 100% and provide improvements to statement items that have a value of <100%.

The results of the study which state the value of the overall level of conformity of 98% or less than 100% are in accordance with previous research by Novendra *et al*. (2022) which shows that the value of the overall level of conformity is 80% or less than 100% and Qholisa

& Nudin (2023) which shows the value of the level of conformity of 75% or less than 100%. This shows that there are similarities between this research and previous research regarding the quality of services provided that are not considered satisfactory.

However, the results of research stating the lowest level of conformity, namely Pages in the XXX app do not stop working suddenly, are different from the findings of previous research by Novendra *et al*. (2022) who stated that the lowest level of conformity was the speed of the KB Bukopin mobile banking network or service site and Qholisa & Nudin (2023) who stated that the lowest level of conformity was having an attractive system display. This shows that there are differences between this research and previous research regarding attributes that have the lowest level of conformity and need to be prioritized.

Analysis Level of Gap

The Gap Analysis calculation begins by finding the average value of each attribute, where Xi is the total perception scale score, Yi is the total expectation scale score, and n is the total respondents. For example, if the average perception is 4.53 and the average expectation is 4.33, the calculation is as follows:

$$Q = 4,53 - 4,27$$

$$Q = 0,26$$

These results indicate that the perceived service quality exceeds expectations by a difference of 0.26. The following is the calculation of the level of conformity per attribute which can be seen in the table below:

Table 6. Analysis Level of Gap

No	Item	Attributes	Perception	Expectation	Gap
1	SO1	The appearance of the XXX app is visually appealing	4,53	4,27	0,26
2	SO2	The user interface of the XXX app has a well-organized appearance	4,54	4,25	0,29
Average of Site Organization			4,54	4,26	0,28
3	RL1	Transactions with the XXX app are always smooth and trouble-free	4,26	4,34	-0,08
4	RL2	XXX app has a high level of security	4,36	4,39	-0,03
5	RL3	XXX app delivers services right from the first time it is used	4,27	4,34	-0,07
6	RL4	XXX app provides services exactly at the time specified	4,15	4,36	-0,21
Average of Reliability			4,26	4,36	-0,10
7	RS1	XXX app provides fast services	4,12	4,31	-0,19
8	RS2	XXX app is not too busy to respond to customer requests	4,16	4,24	-0,09
9	RS3	XXX app informs users when exactly the service will be performed	4,24	4,46	-0,22
Average of Responsiveness			4,17	4,34	-0.17
10	UF1	XXX app is easy to use	4,16	4,39	-0,22
11	UF2	Navigation in the XXX app is easy	4,08	4,25	-0,17
12	UF3	XXX app can be used immediately and runs smoothly	3,86	4,40	-0,54
13	UF4	Pages in the XXX app do not stop working suddenly	3,76	4,41	-0,64
14	UF5	I recommend other people to use XXX	3,94	4,29	-0,36

No	Item	Attributes	Perception	Expectation	Gap
Average of User Friendliness			3,96	4,35	-0.39
15	PN1	I feel completely safe when making transactions on the XXX app	4,45	4,20	0,25
16	PN2	I feel that my personal needs have been met when using the XXX application	4,52	4,20	0,32
17	PN3	XXX app gives me information and products according to my preferences	4,46	4,12	0,34
Average of Personal Need			4,48	4,17	0,30
18	EF1	Easy to find what I need in the XXX app	4,35	4,37	-0,02
19	EF2	Easy to make transactions anywhere in the XXX app	4,28	4,33	-0,05
20	EF3	I can complete transactions quickly in the XXX app	4,13	4,36	-0,23
Average of Efficiency			4,25	4,35	-0,10
Average			4,23	4,31	-0,08

Source: Data Processed by Researcher

Description:

[   ]   : Positive value or quality exceeds/meets expectations

[   ]   : Negative value or quality less than expectations

Based on table 6, the average value of the gap analysis score is -0.08 which explains that the quality of service in the application is not in accordance with the quality expected by users. High-quality attributes colored green represent the optimal performance, both in terms of functionality and user comfort. On the other hand, attributes colored orange are areas that require urgent improvement. This could mean technical issues, lack of efficiency, or poor user experience, and should be prioritized for improvement to align with the desired quality standards. The biggest gap is in item UF4, namely Pages in the XXX app do not stop working suddenly at -0.64.

Based on the gap analysis, improvement priorities should be focused on the dimensions with the largest gaps. User friendliness has the largest gap with a value of -0.39, indicating that the ease of use of the application really needs to be improved to meet user expectations. Furthermore, responsiveness with a gap of -0.17 also needs to be improved so that the application can respond faster. Reliability and efficiency each have a gap of -0.10, indicating that improvements to reliability and efficiency are also important, although not as big as user friendliness. Meanwhile, Site organization has a gap of 0.28, which means that the structure and governance of the site meet user expectations. As well as personal need with a gap of 0.30, indicating that the application has met the needs of users.

This is in accordance with Damayanti & Palupi (2023), a positive statement means that the quality of service provided has exceeded user expectations, namely in statements SO1, SO2, PN1, PN2, and PN3. While the other 15 statements are negative, which means that the existing service quality does not match the quality expected by users, namely in the statements RL1, RL2, RL3, RL4, RS1, RS2, RS3, UF1, UF2, UF3, UF4, UF5, EF1, EF2, and EF3. Based on the results of the gap analysis, the company must improve service quality on statements that have negative values and maintain service quality on statements that have positive values.

The results of the study state that the overall gap level value is -0.08 or has a negative value in accordance with previous research by Damayanti & Palupi (2023) which shows that the overall gap level value is -0.04 or has a negative value and Wijaya *et al.* (2021) which shows a gap level value of -0.23 or has a negative value. This shows that there are similarities

between this research and previous research related to the perceived quality of service that is not in accordance with what users expect.

However, the results of the study which state the lowest gap level, namely Pages in the XXX app do not stop working suddenly, are different from the findings of previous research by Damayanti & Palupi (2023) which states that the lowest gap level is Users feel guaranteed security in using the service and by Wijaya *et al*. (2021) which states that the lowest gap level is rest assured that the product ordered will be sent as promised. This shows that there are differences between this research and previous research regarding attributes that have the lowest gaps and need to be prioritized.

Importance Performance Analysis

The results of this calculation are used to determine the coordinates that will serve as the quadrant boundaries in the diagram, where $\sum Xi$ is the average number of perception scale scores, $\sum Yi$ is the average number of expectation scale scores, and k is the number of attributes. For example, if the total average perception scale score is 84,61, the total average expectation scale score is 86,27, and the total attribute is 20. Then the calculation is as follows

$$\overline{\overline{X}} = \frac{84.61}{20}$$

$$\overline{\overline{Y}} = \frac{86.27}{20}$$

$$\overline{\overline{X}} = 4.23$$

$$\overline{\overline{Y}} = 4.31$$

The X-axis limit is 4.23 and the Y-axis limit is 4.31. Furthermore, these mean values are used to map the attributes into four quadrants, which provide insight into which attributes should be prioritized, improved, or maintained according to customer perceptions and expectations. Below is a quadrant analysis of the gap data in table:
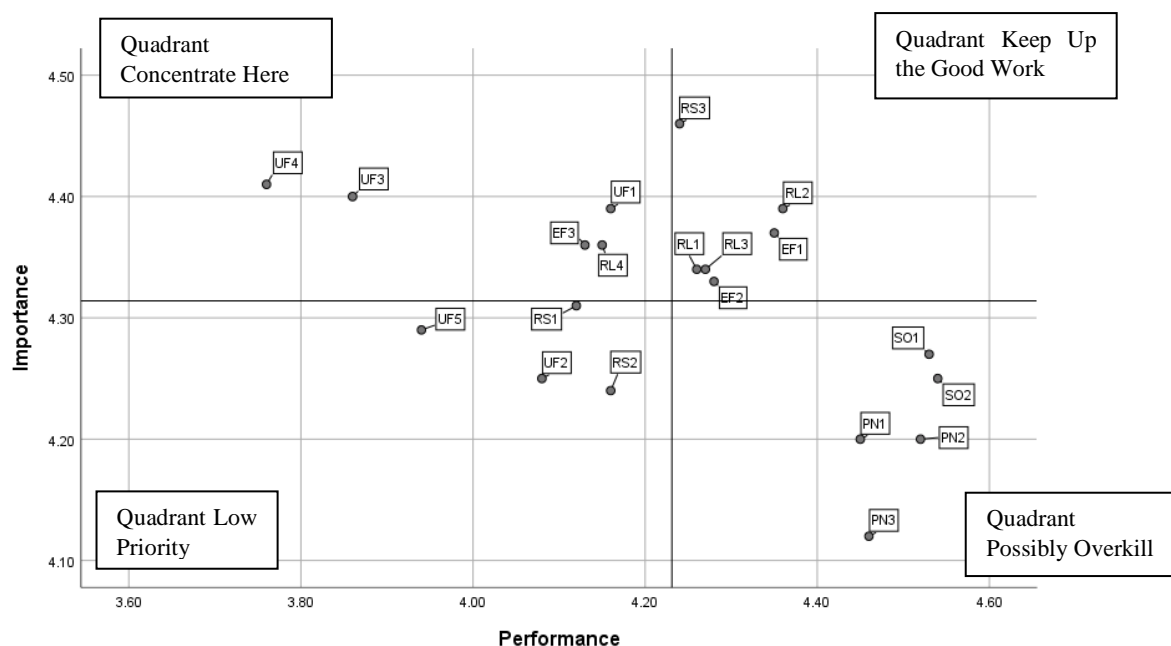

Figure 1. Importance Performance Analysis
Source: Data Processed by Researcher

Figure 1 shows the mapping of attributes based on the level of performance and the level of importance that has a different situation of each quadrant. The location of the attributes also affects user satisfaction. So that it allows the Company to evaluate and make improvements to services that are considered important. There are 5 attributes that belong to quadrant concentrate here, 6 attributes that belong to quadrant keep up the good work, 4 attributes that belong to quadrant low priority, and 5 attributes that belong to quadrant possibly overkill with the following description:

1. Quadrant Concentrate Here

   This is in accordance with Damayanti & Palupi (2023), The attributes that belong to this quadrant are the top priorities that need to be improved because in this factor the expectations of users are high, but the performance is still relatively low. Therefore, users are dissatisfied with this attribute, so XXX needs to focus on improving and improving performance. The attributes included in quadrant concentrate here consist of 5 attributes, namely:

   1) Pages in the XXX app do not stop working suddenly (UF4)
      This means that users are less satisfied because the page in the XXX application suddenly stops functioning and cannot be accessed or used by users. The action that must be taken by the company is that the IT team or developer must immediately identify and fix any bugs or technical problems that cause the application to stop functioning.

   2) XXX app can be used immediately and runs smoothly (UF3)
      This means that users are less satisfied because the XXX application cannot be used immediately and users experience problems when trying to access the application. The action to be taken by the company is a re-evaluation of the server and network infrastructure is required, increasing system capacity will ensure the application can be accessed without a hitch in the future.

   3) I can complete transactions quickly in the XXX app (EF3)
      This means that users are less satisfied because users cannot complete transactions quickly and experience delays when making transactions. The action to be taken by the company is for the development team to prioritize improving payment processing algorithms and speeding up transaction validation

   4) XXX app provides services exactly at the time specified (RL4)
      This means that users are less satisfied because the XXX application does not provide services at the specified time or time mismatches in service delivery. The action to be taken by the company is to ensure that the application system has the right time synchronization for transactions, notifications, and other services. If services cannot be provided on time, notify users through notifications in the application or email so that users understand the situation and do not feel ignored.

   5) XXX app is easy to use (UF1)
      This means that users are less satisfied because the XXX application is not easy to use and experience difficulties when using the application. The action that the company should take is to test with a diverse group of users on a regular basis to identify areas where users are having difficulty.

2. Quadrant Keep Up the Good Work

   This is in accordance with Damayanti & Palupi (2023), Attributes that belong to this quadrant are attributes that have a high level of importance and a high level of performance. Therefore, users are satisfied and XXX needs to maintain the

quality of service of these attributes. The attributes included in quadrant keep up the good work consist of 6 attributes, namely:

1) XXX app has a high level of security (RL2)

   This means that users are satisfied because the XXX application has a high level of security to protect user data and transaction data very well. The action to be taken by the company is to maintain the quality provided by conducting regular security checks and identifying before there is a threat that can disrupt the application.

2) Easy to find what I need in the XXX app (EF1)

   This means that users are satisfied because users can easily find what they need or access the desired information in the XXX application. The action to be taken by the company is to maintain the quality provided by categorizing content and features in appropriate groups so that users can easily find what they are looking for without having to go through many steps.

3) Easy to make transactions anywhere in the XXX app (EF2)

   This means that users are satisfied because users are easy to make transactions anywhere or in various situations when accessing the XXX application. The action to be taken by the company is to maintain the quality provided by testing to ensure the transaction experience in the application is smooth in various conditions and locations.

4) XXX app delivers services right from the first time it is used (RL3)

   This means that users are satisfied because the XXX app provides satisfactory services from the first time they use it or as soon as they start using it. The action to be taken by the company is to maintain the quality provided by the design of the onboarding process such as application tours, short guides, and easy-to-follow interactive tutorials for new users.

5) Transactions with the XXX app are always smooth and trouble-free (RL1)

   This means that users are satisfied because the XXX application runs smoothly and is able to handle transactions efficiently. The action that must be taken by the company is to maintain the quality provided by conducting performance testing to ensure that the application can handle high transaction volumes without experiencing a decrease in stability.

6) XXX app informs users when exactly the service will be performed (RS3)

   This means that users are satisfied because the XXX app tells users exactly when the service will be performed and provides clear information on the status of the service. The action to be taken by the company is to maintain the quality provided by implementing a notification system that provides real-time information to users about the status of their services.

3. Quadrant Low Priority

   This is in accordance with Damayanti & Palupi (2023), This attribute has a low level of performance but is not really expected by customers because it has a low level of importance. Therefore, the company does not need to pay more attention to this attribute. The attributes included in quadrant low priority consist of 4 attributes, namely:

1) I recommend other people to use XXX (UF5)

   This means that users are not satisfied because users have a negative experience and do not recommend others to use it. The action that the company should take is to collect and analyze reviews from users who have experienced problems, and then make relevant improvements to increase user loyalty.

2) XXX app provides fast services (RS1)

This means that users are not satisfied because the XXX application provides slow services and users feel that the response time or performance of the application in providing services is not fast. The action that must be taken by the company is that the development team must focus on optimizing application performance, including improving loading speed and minimizing response time when users make transactions.

3) Navigation in the XXX app is easy (UF2)

This means that users are not satisfied because users have difficulty using the features in the application. The action to be taken by the company is to simplify the process or feature flow so that it is easier to use by reducing unnecessary steps.

4) XXX app is not too busy to respond to customer requests (RS2)

This means that users are not satisfied because they feel there is a delay or lack of quick response when making requests through the application. The action that must be taken by the company is to provide notifications or status updates to users so that users do not feel abandoned and know that their requests are being processed.

4. Quadrant Possibly Overkill

This is in accordance with Damayanti & Palupi (2023), Attributes included in this quadrant have over-performance indicated by a high level of performance but users do not really expect indicated by a low level of importance. Therefore, XXX is better off allocating its resources to other factors that have a more important priority. The attributes included in quadrant possibly overkill consist of 5 attributes, namely:

1) The appearance of the XXX app is visually appealing (SO1)

This means that users are satisfied because the appearance of the XXX application looks visually appealing or pleasing to the eye. The action that must be taken by the company is to maintain the quality provided by using attractive but not too flashy colors that make the application look more comfortable for the eyes.

2) The user interface of the XXX app has a well-organized appearance (SO2)

This means that users are satisfied because the user interface of the XXX application has a well-structured appearance and makes it easy to access the application. The action that must be taken by the company is to maintain the quality provided by using a grid system as a layout of elements that makes information easier to understand and access quickly.

3) I feel that my personal needs have been met when using the XXX application (PN2)

This means that users are satisfied because the XXX application is able to provide features and services that match user expectations when using the application. The action to be taken by the company is to maintain the quality provided by understanding trends in user needs on a regular basis so that the features and services offered are always relevant.

4) XXX app gives me information and products according to my preferences (PN3)

This means that users are satisfied because the XXX application provides product information that is relevant and customized to user needs. The action to be taken by the company is to maintain the quality provided by implementing a product or service recommendation feature based on user needs and activities.

5) I feel completely safe when making transactions on the XXX app (PN1)

This means that users are satisfied because users feel very safe when making transactions on security and data protection in the application. The action that must be taken by the Company is to maintain the quality provided by implementing a two-factor authentication system that requires users to perform additional verification when logging in or making transactions.

The results of the study which state that the most variable attributes are in quadrant keep up the good work, which amounts to 6 attributes in accordance with previous research by Damayanti & Palupi (2023) which shows that the most variable attributes are also in quadrant keep up the good work which amounts to 6 attributes. This shows that there are similarities between this research and previous research by Damayanti & Palupi (2023) related to the number in quadrant keep up the good work, namely the attributes that must be maintained service quality.

However, the results of research stating that the quadrant that has the least attributes is in quadrant low priority, which have 4 different attributes with previous research by Damayanti & Palupi (2023) which shows that the quadrant that has the least attributes is quadrant possibly overkill which have 2 attributes. This shows that there is a difference between this research and previous research by Damayanti & Palupi (2023) related to the quadrant with the least attributes so that it can be prioritized or maintained.

CONCLUSION

Based on the research results derived from the data analysis of conformity levels, gap assessments, and importance-performance evaluations, several key conclusions can be drawn regarding the quality of the XXX service. Firstly, it is evident that the quality of the XXX service currently does not meet the expected standards, as indicated by a performance level that falls short of user expectations; this is reflected in an average suitability level value of 98%, which is less than the benchmark of 100%. Additionally, the gap analysis reveals an average value of -0.08, indicating a negative discrepancy between user perceptions and actual service delivery. Notably, the largest gap identified pertains to the attribute concerning the functionality of the XXX app, specifically that the pages do not suddenly stop working, highlighting a critical area for improvement. Furthermore, the importance-performance analysis categorizes various service attributes into distinct quadrants, with five attributes falling into the "Concentrate Here" quadrant, indicating the need for immediate attention, six attributes in the "Keep Up the Good Work" quadrant, four attributes in the "Low Priority" quadrant, and five attributes categorized as "Possibly Overkill." The attributes that require prioritized improvement, specifically those located in the "Concentrate Here" quadrant, include the functionality of the app's pages to prevent unexpected crashes (UF4), ensuring that the XXX app can be accessed and utilized smoothly (UF3), enabling users to complete transactions quickly within the app (EF3), providing timely services as promised (RL4), and enhancing the overall user-friendliness of the XXX app (UF1). These insights serve as a crucial roadmap for enhancing service quality and aligning it more closely with user expectations.

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