

ABSTRAK

Perkembangan layanan keuangan digital mendorong penggunaan aplikasi dompet digital dalam aktivitas transaksi sehari-hari. GoPay adalah salah satu layanan yang banyak digunakan masyarakat, namun masih ditemukan keluhan terkait transaksi gagal, gangguan sistem, dan respons layanan pelanggan. Tujuan penelitian ini adalah untuk menganalisis tingkat kepuasan pengguna terhadap layanan aplikasi GoPay menggunakan metode Mobile Service Quality (*M-S-QUAL*) dan Importance Performance Analysis (*IPA*). Penelitian ini menggunakan pendekatan deskriptif kuantitatif dengan kuesioner kepada 100 responden pengguna GoPay di Purwokerto. Instrumen penelitian disusun berdasarkan sembilan dimensi *M-S-QUAL*, yaitu efficiency, system availability, content, privacy, fulfillment, responsiveness, compensation, contact, dan billing. Data dianalisis melalui uji validitas, uji reliabilitas, tingkat kesesuaian, gap, dan pemetaan kuadran *IPA*. Hasil penelitian menunjukkan seluruh item valid dan seluruh dimensi reliabel. Nilai rata-rata tingkat kesesuaian sebesar 110,55% menunjukkan bahwa skor Kepuasan/Kinerja (performance) layanan secara umum lebih tinggi daripada skor Kepentingan (importance) pengguna. Hasil gap menunjukkan seluruh atribut bernilai positif dengan rata-rata 0,37. Namun demikian, hasil *IPA* menunjukkan atribut F2 pada dimensi fulfillment berada pada Kuadran I sehingga menjadi prioritas utama untuk diperbaiki. Oleh karena itu, GoPay perlu meningkatkan kesesuaian antara informasi layanan yang ditampilkan dan layanan yang diterima pengguna.

Kata kunci: GoPay, kepuasan pengguna, *Mobile Service Quality*, *Importance Performance Analysis*, kualitas layanan.

ABSTRACT

The development of digital financial services has increased the use of digital wallet applications in daily transactions. GoPay is one of the digital wallet services widely used by the public, although users still report problems related to failed transactions, system disruptions, and customer service responses. This study aims to analyze user satisfaction with GoPay application services using Mobile Service Quality (M-S-QUAL) and Importance Performance Analysis (IPA). This research applies a descriptive quantitative approach by distributing questionnaires to 100 GoPay users in Purwokerto. The instrument was developed based on nine M-S-QUAL dimensions, namely efficiency, system availability, content, privacy, fulfillment, responsiveness, compensation, contact, and billing. The data were analyzed through validity testing, reliability testing, conformity level, gap analysis, and IPA quadrant mapping. The results show that all statement items were valid and all dimensions were reliable. The average conformity level of 110.55% indicates that the perceived performance or satisfaction score was generally higher than the importance score. The gap analysis shows that all attributes had positive values with an average of 0.37. However, the IPA results indicate that attribute F2 in the fulfillment dimension was located in Quadrant I, making it the main priority for improvement. Therefore, GoPay needs to improve the consistency between service information displayed and services received by users.

Keywords: GoPay, user satisfaction, Mobile Service Quality, Importance Performance Analysis, service quality.