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Research.

Analysis of User Satisfaction for Go-Pay Mobile Payment Based on E-Service Quality

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Abstract: Technology development has provided easier access and increased internet user penetration in Indonesia. An adaptation resulting from this progress is the digital payment system. Changes in the payment system have increased the demand for mobile payment services, leading to the emergence of competition among service providers. One of this competition's services is Go-Pay, an integrated mobile payment service within its parent company's main application. This research aims to identify the characteristics of Go-Pay mobile payment service users, analyze the importance and performance levels of each e-service quality attribute of Go-Pay, and assess user satisfaction with Go-Pay. The methods used include descriptive analysis, Importance Performance Analysis (IPA), and Customer Satisfaction Index (CSI). The research results show that users consider sixteen out of twenty-four attributes important. Go-Pay demonstrates a high level of alignment between performance and importance, reaching 97%. The calculated CSI falls into the 'very satisfactory' category.

Keywords: CSI, IPA, customer satisfaction, e-service quality

INTRODUCTION

The development of technology has made accessing daily activities easier, leading to a shift in the population's habits from conventional to more modern practices. An example of this change in habits is the transition from relying on newspapers for information to using the internet. The increased utilization of technological advancements can be seen in Indonesia's rising number of internet users. According to a survey conducted by the Association of Indonesian Internet Service Providers (APJII), the number of internet users in Indonesia reached 215.63 million people, equivalent to 78.19% of the total population, from 2022 through 2023. The growth of internet users in Indonesia is depicted in Figure 1.

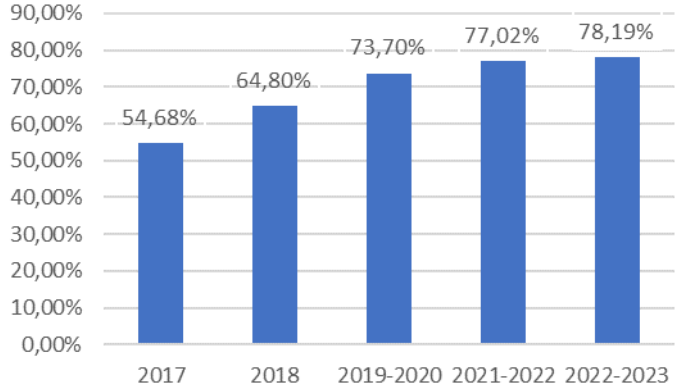

Figure 1: Internet user growth in Indonesia
Source: APJII Survey (2023)

In Figure 1, it can be observed that the number of internet users in Indonesia continues to increase each year. The growth in penetration in 2023 is 1.17%, driven by the use of the internet to support daily activities, particularly in the post-COVID-19 pandemic era (APJII Survey), 2023). The pandemic prompted people to engage in online activities, characterized by limited face-to-face interactions, necessitating the use of technology. This situation ultimately led to the adaptation of technology by the public. Digital technology has had a positive impact, creating opportunities for the emergence of medium and small-sized businesses and service providers. These businesses and service providers have benefited from the shift to digital payment systems (Sinarmas, 2016). According to a report by East Ventures (EV), e-wallets or digital wallets were the most widely used method for transactions in Indonesia in 2023, accounting for 81% of transactions, as shown in Figure 2.

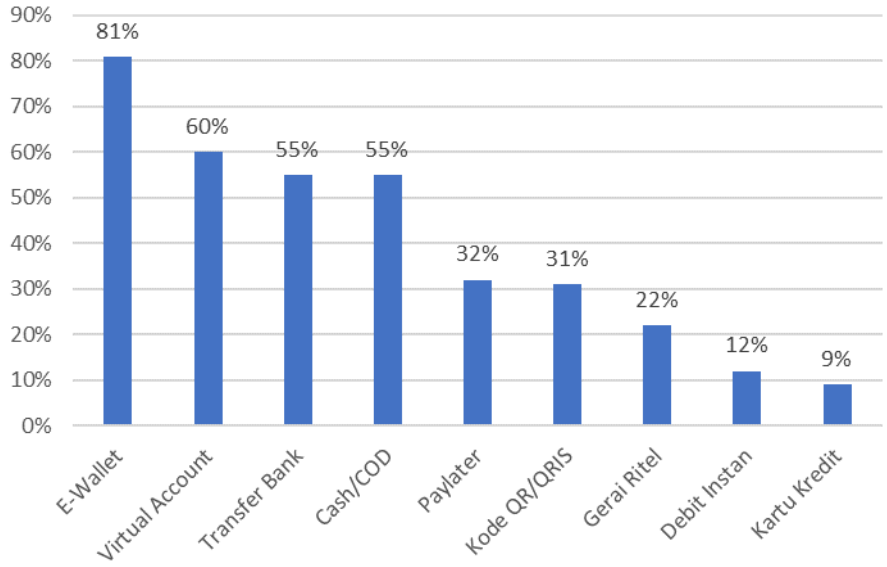

Figure 2: Most used payment methods in Indonesia in 2023
Source: East Ventures (2023)

In Figure 2, digital wallets are the most popular digital payment method the public uses compared to other methods such as virtual accounts, bank transfers, cash, and others. A digital wallet is an electronic service for storing payment instrument data, which includes various payment tools such as cards and/or electronic money. These payment tools are containers for storing funds and allow users to make electronic payments (Bank Indonesia, 2016). Digital wallets can be used anytime and anywhere using a smartphone. The advantages of using digital wallets include convenience and efficiency, faster transactions, maintained security, transaction history records, and suitability for various types of transactions (Silalahi, Safira, Hubara, & Sari, 2022).

Numerous payment service providers or digital wallets, such as Go-Pay, Shopee-Pay, OVO, Dana, LinkAja, Doku, Sakuku, and others, are already available in Indonesia. The abundance of digital wallet services reflects the high competition among providers in acquiring users. A survey conducted by DailySocial (2021) revealed that 58.40% of the total respondents use the Go-Pay mobile payment service. Mobile payment is a smartphone payment service and is part of the growing financial technology sector. (Untoro, Trenggana, & Dewi, 2013) explained that mobile payment has emerged as an alternative for individuals who do not have bank accounts to access payment services. The Go-Pay mobile payment service is integrated into its primary application, Go-Jek, allowing users to access the service if they already have an account on the Go-Jek app.

The Go-Jek app is primarily designed for transportation needs, allowing users to book rides with driver partners online. While not its primary feature, the mobile payment service is appreciated by users due to its numerous promotions (Jakpat Survey, 2021). The results of the 2021 Jakpat survey showed the order of preferred apps based on the promotions they offer. Shopee-Pay secured the top position with the highest percentage (75%), followed by Go-Pay with 66%. In July 2023, the Go-Jek app, which provides mobile payment services, ranked first in its category on the App Store. However, reviews on the App Store reveal that there are still some unsatisfactory comments from users. One such unsatisfactory review on the App Store was given by a user with the username 'anontgr,' who complained that the balance update was not working, and the issue was not handled effectively.

User satisfaction or dissatisfaction is of significant importance for companies. The perspective of user satisfaction holds that companies can add value by understanding what users or customers want and expect (Lubis, Rahima, Umam, & Rizki, 2019). One of the methods to measure user satisfaction based on user perceptions and expectations is service quality, in which each statement is divided into dimensions that contain multiple attributes (Satria, 2019). Tjiptono & Chandra (2016) revealed that service quality is an effort to meet needs and desires while aligning with consumer expectations. The quality of service a company provides can influence competitiveness, necessitating maximum service quality to gain a competitive advantage. Service quality delivered through electronic devices, such as mobile banking, mobile payment, and similar applications, is called e-service quality. Service quality is a crucial factor in maintaining user satisfaction. Go-Pay, which is not the primary service of its parent app, has a relatively high user base and competes for user acquisition with other mobile payment services. Therefore, it is necessary to analyze the level of service quality provided to determine the degree to which user expectations are met.

Problem Formulation

1. What are the characteristics of Go-Pay mobile payment service users?
2. What is the level of importance and performance of e-service quality attributes in the perception of Go-Pay mobile payment service users?
3. How satisfied are users with the Go-Pay mobile payment service?

LITERATURE REVIEW

Overview of Go-Pay

Go-Pay was first launched by Go-Jek in 2016 when Go-Jek introduced a new payment method for its online ride-sharing service, which was the primary feature of its app. Go-Pay is a mobile payment-based payment service issued by PT. Go-Jek Indonesia, a service provider. In another sense, Go-Pay is an electronic form of money that can be used to make payment and financial transactions through the Gojek app. In addition to being used for payments within the Go-Jek app, Go-Pay can also be used for various financial transactions, including shopping, bill payments, money transfers, ticket purchases, and more, all through a mobile app. Go-Pay has partnerships with various merchants and businesses across Indonesia, allowing users to make payments using Go-Pay at various places such as restaurants, online stores, gas stations, and more. Go-Pay can be accessed through a mobile app for Android and iOS users. The app enables users to easily manage their balance, view transaction history, and make payments. Go-Pay often offers various promotions, discounts, and cashback programs to incentivize users to actively use their services.

Service Quality

Service quality is the extent to which the gap between what customers actually receive or obtain in a service and their expectations for that service is bridged (Lupiyoadi, 2013). Similarly, (Rusyidi, 2017) also states that service quality refers to a company's ability to provide superior and higher-quality services than its competitors. Therefore, service quality is considered a crucial factor in leading the competition among companies.

The description above explains that service quality is essential for companies because it determines to what extent the expectations of customers before using a service can be met, thus shaping their perception. The measurement of service quality in the Servqual model is conducted using a multi-item scale designed to gauge customer expectations and perceptions.

E-Service Quality

The use of electronic devices as a platform for providing services can be measured using the e-service quality model. Based on Chase, Jacobs, Aquailano, & Agarwal (2006), e-service quality can be understood as an extension of service quality linked through internet media. E-service quality connects sellers and buyers to ensure that shopping activities can be carried out effectively and efficiently.

The measurement of service quality performance using electronic devices can utilize seven dimensions of e-service quality as follows: (Parasuraman, Zeithaml, & Malhotra, 2005)

a. Efficiency: This refers to the ability of customers to use the service easily.
b. System availability: It is assessed by the extent to which services within the application are available and functioning as they should.
c. Fulfillment: The level of accuracy of services in accordance with the transaction time.
d. Privacy: This means ensuring the security of customers' confidential personal data.
e. Responsiveness: The ability to address issues that customers perceive regarding the service.
f. Compensation: Administrative costs or handling related to the quality that customers receive to facilitate the transaction process.
g. Contact: Pertains to customers' need to communicate with service staff online or through the telephone.

Customer Satisfaction

According to Kotler & Keller (2018), satisfaction is the emotional response that arises when an individual compares the performance of a product or outcome they have experienced with their expectations. Satisfaction or dissatisfaction is the customer's response to comparing their prior expectations and the actual performance of the product or service they have experienced (Sawitri, Yasa, & Jawas, 2013). Before using a product or service, customers have expectations about how that product or service should work. These expectations serve as a quality standard to be compared with the actual quality of the product or service perceived by the customer.

Customer satisfaction is a function of service quality minus customer expectations (Parasuraman et al., 2005). The following formula can explain this:

1. Service Quality < Expectation:

In this condition, it can be said that the company's service is poor. The service is unsatisfactory and doesn't meet customer expectations.

2. Service Quality = Expectation:

In this condition, it is stated that the service provided has no special features and is as it should be.

3. Service Quality > Expectation:

In this condition, it can be said that the customer feels the service not only meets their needs but also satisfies and pleases them.

RESEARCH METHODS

This research is quantitative and utilizes two types of data: primary data and secondary data. Primary data in this study was collected through a Google Form questionnaire distributed online via social media to respondents. Secondary data used in the research was obtained from books, academic journals, and relevant internet sources related to the study. The measurement scale used in this research is the Likert Scale. The

sampling method employed in this research is non-probability sampling with a voluntary sampling technique. Non-probability sampling means that the sample selection does not give an equal chance to every member of the chosen population (Sugiyono, 2022). The criteria for this research are based on users of Go-Pay mobile payment services in the last three months who are domiciled in the Jakarta Special Capital Region (DKI Jakarta). Based on the Cochran Formula with a 7% sampling error rate, the minimum required sample size is 196, which is rounded up to 200.

Descriptive Analysis

Sugiyono (2022) explains that descriptive analysis is an approach used to analyze data by describing or explaining the acquired data without attempting to draw generalized conclusions. The use of descriptive analysis in this research is to analyze the characteristics of the research respondents, including gender, age, domicile, highest education level, occupation, average monthly income, and the frequency of mobile payment service usage.

Importance Performance Analysis (IPA)

The Importance Performance Analysis (IPA) method was first introduced by Martilla and James in 1977 in their article "Importance-Performance Analysis" published in the Journal of Marketing. According to Supranto (2011), IPA is an analysis method used to assess the extent to which there is a match between the level of importance and the level of performance of attributes that influence customer satisfaction.

The use of the method is carried out where the level of performance that can affect consumer satisfaction is represented by the letter X, and the level of importance is represented by the letter Y. This study uses a 5-level Likert Scale with assessment weights can be seen in Table 1.

Table 1 Performance appraisal scores and importance

Score	Performance (X)	Importance (Y)
1	Not Important	Not Satisfied
2	Less Important	Less Satisfied
3	Quite Important	Quite Satisfied
4	Important	Satisfied
5	Very Important	Very satisfied

Source: Supranto (2011)

The calculation of importance and performance ratings will be divided into four quadrants in the Importance Performance Analysis (IPA) diagram used to illustrate the relationship between performance level (X) and importance level (Y). This relationship is divided into four parts in a Cartesian diagram: top priority, maintain performance, low priority, and overkill. The Cartesian diagram can be seen in Figure 3 below.

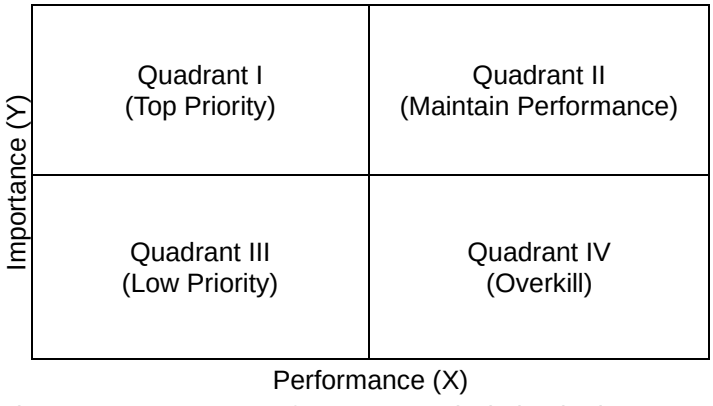

Figure 1 *Importance Performance Analysis* (IPA) Diagram
Source: Supranto (2011)

Customer Satisfaction Index (CSI)

The Customer Satisfaction Index (CSI) is used to evaluate overall customer satisfaction by considering the importance of the measured quality attributes. Supranto (2011) explains the measurement steps for CSI as follows:

1. Calculate the Weighting Factor (WF) by converting the average importance ratings into percentages of the total average importance ratings for all attributes tested, resulting in a total WF of 100 percent.
2. Calculate the value of the Weighted Score (WS) by multiplying the average performance rating for each attribute by the Weighting Factor (WF) perceived by consumers for each attribute.
3. Calculate the Weighted Total (WT) by summing the Weighted Scores (WS) from all attributes.
4. Calculate the Satisfaction Index by dividing the Weighted Total (WT) by the maximum scale used (in this study, the maximum scale used is 5).

The overall level of customer satisfaction can be observed in the satisfaction score weighting in Table 2 below.

Table 2 Criteria for Satisfaction Levels

Weighted Score	CSI Description
81% - 100%	Very Satisfied
66% - 80,99%	Satisfied
51% - 65,99%	Moderately Satisfied
35% - 50,99%	Dissatisfied
0% - 34,99%	Very Dissatisfied

Source: Widodo & Sutopo (2018)

RESULTS AND DISCUSSION

Respondent Characteristics

The respondents' characteristics in this study include gender, age, highest education level, occupation, and average monthly income or allowance. The sample used in this study consists of 200 respondents. Respondent characteristics can be seen in Table 3.

Table 2 Respondent characteristics

Characteristic	Category	Quantity (people)	%
Sex	Male	71	35,5
	Female	129	**64,5**
Age	17 - 26 years old	159	**79,5**
	27 - 42 years old	29	14,5
	43 - 58 years old	12	6
	> 58 years old	0	0
Highest Education Level	Elementary School	0	0
	Junior High School or Equivalent	0	0
	High School or Equivalent	86	**43**
	Diploma	20	10
	Bachelor’s Degree (S1)	85	42,5
	Master’s Degree (S2)	9	4,5
	Doctoral Degree (S3)	0	0

Characteristic	Category	Quantity (people)	%
Occupation	Student	111	**55,5**
	Homemaker	0	0
	Civil Servant (ASN)	6	3
	Private Employee	49	24,5
	State-Owned Enterprise Employee (BUMN)	5	2,5
	Entrepreneur/Business Owner	21	10,5
	Other	8	4
Average Monthly Income/Allowance	≤ Rp1.000.000	39	19,5
	Rp1.000.001 - Rp2.500.000	66	**33**
	Rp2.500.001 - Rp4.000.000	35	17,5
	Rp4.000.001 - Rp5.500.000	26	13
	Rp5.500.001 - Rp7.000.000	22	11
	> Rp7.000.000	12	6

Source: Data Processed (2023)

The characteristics of respondents in the gender category are predominantly female, with 129 individuals, representing 64.5% of the total respondents. The male respondents numbered 71 individuals, representing 35.5% of the total. This indicates that the most users of Go-Pay and Shopee-Pay mobile payment services are female. Most of the research respondents fall within the 17-26 age range, with 159 individuals, accounting for 79.5% of the total respondents. This age range belongs to Generation Z, as supported by a report from Jakpat Survey (2018) indicating that mobile payment users in Indonesia are predominantly in this age group.

The dominant occupation among respondents in this study is students, totaling 111 individuals and representing 55.5% of the total respondents. Regarding average monthly income or allowance, the highest category is Rp1,000,001 - Rp2,500,000, with 66 respondents, making up 33% of the total respondents. The dominance of student respondents in terms of occupation is related to their monthly income, as respondents in this category typically do not have independent income.

Importance Performance Analysis (IPA)

Users provide ratings for each e-service quality attribute based on their perceptions when using mobile payment services. The average ratings of the importance and performance levels of Go-Pay mobile payment services can be seen in Table 4.

Table 3 Assessment of the importance and performance levels of Go-Pay.

Attribute Code	E-Service Quality Attribute	Average Importance Rating	Average Performance Rating	Suitability Level
ESQ11	Mobile payment service in the application is easy to find	4,19	4,26	102%
ESQ12	Mobile payment service in the application is easy to use	4,42	4,23	96%
ESQ13	Mobile payment service in the application is quickly accessible	4,25	4,15	98%
ESQ14	Mobile payment service in the application processes transactions quickly	4,36	4,26	98%
ESQ15	Information related to mobile payment service in the application is well-	4,21	4,21	100%

Attribute Code	E-Service Quality Attribute	Average Importance Rating	Average Performance Rating	Suitability Level
	organized			
ESQ21	Information on the mobile payment service system in the application is in accordance with its implementation	4,29	4,19	98%
ESQ22	Information on the mobile payment service system in the application is in accordance with its implementation	4,20	4,17	99%
ESQ23	Mobile payment service is always available in the application	4,29	4,12	96%
ESQ24	Mobile payment service can be used at any time or 24/7	4,36	4,24	97%
ESQ31	Information about the availability of the mobile payment service in the application is provided	4,22	4,16	99%
ESQ32	Mobile payment service can be used for various types of transactions	4,23	4,07	96%
ESQ33	Mobile payment service does not experience errors or failures in its process	4,13	3,96	96%
ESQ41	Go-Pay maintains transaction behavior information of users	4,32	4,22	98%
ESQ42	Go-Pay maintains personal user information	4,34	4,20	97%
ESQ43	The security of passwords and PINs is ensured	4,36	4,26	98%
ESQ44	Feeling secure when using the mobile payment service	4,31	4,24	98%
ESQ51	Quick response from Go-Pay in providing mobile payment service assistance	4,28	4,17	97%
ESQ52	Go-Pay provides accurate responsive information when facing questions	4,26	4,09	96%
ESQ61	Go-Pay provides compensation for issues caused by system errors	4,01	3,83	96%
ESQ62	Go-Pay provides compensation when transactions do not go smoothly	4,11	3,85	94%
ESQ71	Features for reporting issues are available	4,27	4,10	96%
ESQ72	Real-time customer service is available	4,19	3,88	92%
ESQ73	Ease of providing criticism to the service provider	4,20	3,98	95%
ESQ74	Go-Pay providers are easily reachable	4,07	3,97	98%
Average		4,24	4,12	97%

Source: Data processed (2023)

The average importance rating of Go-Pay e-service quality attributes is 4.12, and the average performance rating is 4.24. The average importance rating will serve as the Y-axis boundary, while the average performance rating will serve as the X-axis boundary on the IPA Cartesian diagram. The IPA Cartesian diagram can be seen in Figure 4 below.

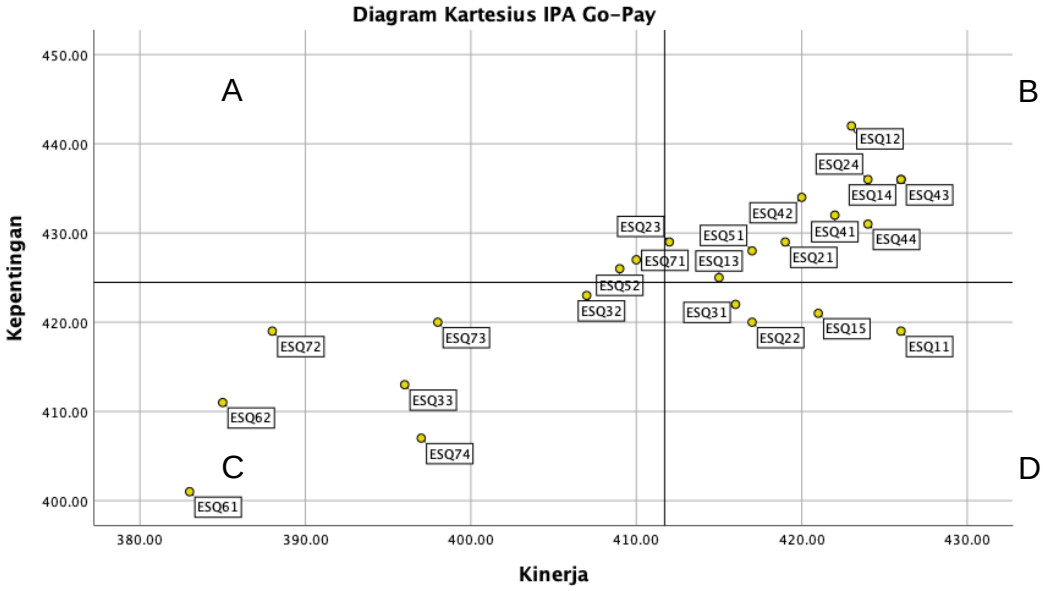

Figure 2 Go-Pay IPA Cartesian Diagram
Source: Data processed (2023)

A. Quadrant I (Top Priority)

Figure 4 shows that the IPA Cartesian diagram places Go-Pay's mobile payment service in Quadrant I, or the top priority quadrant. This means that users consider these attributes highly important, but their actual performance or realization is still lacking. Within Quadrant I, there are two e-service quality attributes for Go-Pay that need improvement: " Go-Pay provides accurate responsive information when facing questions " (ESQ52) and "Features for reporting issues are available" (ESQ71). These attributes indicate that Go-Pay currently does not provide accurate and responsive information when users have questions and lacks a feature for reporting issues. Attribute ESQ52 falls under the responsiveness dimension, while ESQ71 falls under the contact dimension in e-service quality.

B. Quadrant II (Maintain Performance)

The results of the IPA Cartesian diagram place it in Quadrant II, which represents "Maintain Performance." In this quadrant, attributes considered crucial by users, and the performance of Go-Pay's mobile payment service aligns with their expectations. The attributes located in Quadrant II should be retained since they have met user expectations. Go-Pay has eleven attributes positioned in Quadrant II, namely Mobile payment service in the application is easy to use (ESQ12), Mobile payment service in the application is quickly accessible (ES13), Mobile payment service can be used at any time or 24/7 (ESQ24), Go-Pay maintains transaction behavior information of users (ESQ41), Go-Pay maintains personal user information (ESQ42), The security of passwords and PINs is ensured (ESQ43), Mobile payment service in the application processes transactions quickly (ESQ14), Information on the mobile payment service system in the application is in accordance with its implementation (ESQ21), Mobile payment service is always available in the application (ESQ23), Feeling secure when using the mobile payment service (ESQ44), and Quick response from Go-Pay in providing mobile payment service assistance (ESQ51).

Most of these attributes belong to the privacy dimension and are positioned within Quadrant II of the Cartesian diagram. This indicates that both services' performance in safeguarding user data and information meets user expectations. Additionally, the efficiency dimension dominates, in line with Garrett, Rodermund, Anderson, Berkowitz, & Robb (2014) research, which found that the use of mobile payment is driven by convenience and shopping incentives. In this study, convenience is

encompassed within the efficiency dimension, which includes ease, speed, and information.

C. Quadrant III (Low Priority)

Quadrant III, or "Low Priority," contains attributes that users consider less critical, and their performance is not exceptional. Improving the performance of attributes in Quadrant III should be reconsidered, as they have a minimal impact. Go-Pay's IPA Cartesian diagram places seven attributes in Quadrant III, which are Mobile payment service does not experience errors or failures in its process (ESQ33), Go-Pay provides compensation for issues caused by system errors (ESQ61), Go-Pay provides compensation when transactions do not go smoothly (ESQ62), Mobile payment service can be used for various types of transactions (ESQ32), Real-time customer service is available (ESQ72), Ease of providing criticism to the service provider (ESQ73), Go-Pay providers are easily reachable (ESQ74).

These attributes from the responsiveness and contact dimensions are perceived as less important by users, likely due to a high tolerance for risk. The study by Andrea & Suharto (2020) suggests that the presence of benefits in other features can increase risk tolerance, which affects continued use. The high tolerance for risk and the low perceived user issues can be attributed to the excellence or good performance of the attributes located in Quadrant II.

D. Quadrant IV (Overkill)

The results of the IPA Cartesian diagram place four attributes in Quadrant IV, signifying "Excessive." In this quadrant, users perceive attributes as less important, but their performance is deemed excessive. In the Go-Pay IPA diagram, the attributes in Quadrant IV are Information related to mobile payment services in the application is well-organized" (ESQ15), Mobile payment service in the application is easy to find" (ESQ11), Information regarding the timing of mobile payment services in the application matches its execution" (ESQ22), and Information about the availability of mobile payment services in the application is provided" (ESQ31).

One of the attributes considered excessive is "Information related to mobile payment services in the application is well-organized" (ESQ15). Putra, Djani, & Fariani (2023) highlighted that complexity in mobile payment systems is not desirable, and there is a need for more straightforward and more effective development. This suggests that a complex interface and information in the mobile payment system can increase usability challenges.

Customer Satisfaction Index (CSI)

The CSI (Customer Satisfaction Index) is expressed as a percentage representing the level of customer satisfaction obtained after calculating the Weighted Factor (WF) and Weighted Score (WS). Based on the data processing, the calculated CSI for Go-Pay's mobile payment service is 82.35%. The CSI calculation results for Go-Pay can be seen in Table 5 below.

Table 5 Results of Customer Satisfaction Index (CSI) calculation for Go-Pay

Attribute Code	Importance	*Weighted Factor* (WF)	Performance	*Weighted Score* (WS)
ESQ11	4,19	0,04	4,26	0,18
ESQ12	4,42	0,04	4,23	0,18
ESQ13	4,25	0,04	4,15	0,17
ESQ14	4,36	0,04	4,26	0,18
ESQ15	4,21	0,04	4,21	0,17
ESQ21	4,29	0,04	4,19	0,18
ESQ22	4,20	0,04	4,17	0,17
ESQ23	4,29	0,04	4,12	0,17
ESQ24	4,36	0,04	4,24	0,18
ESQ31	4,22	0,04	4,16	0,17
ESQ32	4,23	0,04	4,07	0,17
ESQ33	4,13	0,04	3,96	0,16
ESQ41	4,32	0,04	4,22	0,18
ESQ42	4,34	0,04	4,20	0,18

Attribute Code	Importance	*Weighted Factor* (WF)	Performance	*Weighted Score* (WS)
ESQ43	4,36	0,04	4,26	0,18
ESQ44	4,31	0,04	4,24	0,18
ESQ51	4,28	0,04	4,17	0,18
ESQ52	4,26	0,04	4,09	0,17
ESQ61	4,01	0,04	3,83	0,15
ESQ62	4,11	0,04	3,85	0,16
ESQ71	4,27	0,04	4,10	0,17
ESQ72	4,19	0,04	3,88	0,16
ESQ73	4,20	0,04	3,98	0,16
ESQ74	4,07	0,04	3,97	0,16
Total	101,82	1,00	98,76	4,12
Customer Satisfaction Index (CSI) (%)				82,35

Source: Data processed (2023)

Based on Table 5, the CSI value for Go-Pay is 82.35%, indicating that users are delighted with the performance of the Go-Pay mobile payment service. This CSI value falls within the range of a highly satisfactory index, between 81% - 100% (Widodo & Sutopo 2018). This aligns with research conducted by the marketing research company InsightAsia (2023), which found that Go-Pay received satisfaction from 84% of users.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the analysis conducted and discussed in this study, the following conclusions can be drawn:

1. The characteristics of Go-Pay users are predominantly female, with the most significant age group falling within the 17-26-year range. They typically have a high school education, work as students, or are in the housewife category, with an average monthly income ranging from Rp1,000,001 to Rp2,500,000.
2. According to respondents, thirteen out of the twenty-four e-service quality attributes of Go-Pay are considered important. The average importance rating obtained is 4.24, while the average performance rating is 4.12. Consequently, the overall alignment between importance and performance is 97%.
3. The Customer Satisfaction Index (CSI) for the Go-Pay mobile payment service is 82.35%, which falls into the highly satisfactory category.

Recommendations

The findings of this research are expected to be beneficial for various stakeholders. The following recommendations can be made based on this study:

1. For the subject of the study, improvements can be made to attributes with high importance but low performance. Additionally, companies can maintain and enhance the performance of attributes found in the efficiency and privacy dimensions as they are deemed important by users.
2. For future research, it is suggested to investigate customer loyalty, especially given the increasing competition among service providers. Moreover, research can focus on other variables that influence customer satisfaction, or similar studies can be conducted with different subjects.
3. In future research, the sampling can consider regions with a high internet user penetration. Additionally, it is essential to examine the impact of the responsiveness dimension on service quality.

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