

**EVALUASI KUALITAS LAYANAN APLIKASI FINGOAL BERBASIS
MOBILE DENGAN M-S-QUAL**



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Diajukan untuk Memenuhi Sebagian Syarat untuk Memperoleh Gelar Sarjana
Program Studi Pendidikan Sistem Teknologi Informasi

Oleh:

Muhammad Mikail Ziyad

Nim: 2106132

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Oleh:

Muhammad Mikail Ziyad

Nim: 2106132

Sebuah skripsi yang diajukan untuk memenuhi salah satu syarat memperoleh gelar
Sarjana Pendidikan pada Program Studi Pendidikan Sistem Teknologi Informasi
Kampus UPI di Purwakarta

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Muhammad Mikail Ziyad

Disetujui dan Disahkan Oleh Pembimbing:

Pembimbing I



Dian Permata Sari, S.Kom., M.Kom.

NIP. 920171219890308201

Mengetahui,

Ketua Program Studi Pendidikan Sistem Teknologi Informasi

UPI Kampus di Purwakarta



Ir. Nuur Wachid Abdul Majid, S.Pd., M.Pd., IPM., ASEAN Eng.

NIP. 920171219910625101

Evaluasi Kualitas Layanan Aplikasi Fingoal Berbasis Mobile dengan M-S-QUAL

Muhammad Mikail Ziyad (2106132)

ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi kualitas layanan aplikasi Fingoal berbasis mobile menggunakan pendekatan M-S-QUAL yang terdiri atas lima dimensi: *Efficiency*, *System Availability*, *Fulfillment*, *Privacy*, dan *Responsiveness*. Penelitian dilakukan secara kuantitatif dengan metode deskriptif-evaluatif dan desain cross-sectional, melibatkan 30 responden yang menggunakan aplikasi dalam simulasi selama dua minggu. Hasil analisis deskriptif menunjukkan bahwa kualitas layanan aplikasi secara umum positif. *Privacy* memperoleh skor tertinggi (mean = 4.27), diikuti oleh *Efficiency* (4.21) dan *Fulfillment* (4.13), yang seluruhnya berada dalam kategori “Sangat Baik”. *System Availability* (3.67) dan *Responsiveness* (3.58) berada pada kategori “Baik”, namun mengindikasikan adanya variabilitas pengalaman pengguna dan kebutuhan perbaikan lebih lanjut. Temuan ini menegaskan bahwa Fingoal telah memenuhi ekspektasi pengguna awal, khususnya dalam hal keamanan data dan kemudahan penggunaan. Namun, peningkatan pada stabilitas sistem dan ketanggapan layanan diperlukan untuk menciptakan pengalaman yang lebih konsisten. Penelitian ini juga menunjukkan bahwa model M-S-QUAL relevan digunakan untuk mengevaluasi aplikasi fintech dalam tahap awal pengembangan.

Kata kunci: Kualitas Layanan, Aplikasi Mobile, M-S-QUAL, *Fintech*, Fingoal

Evaluation of Mobile Based Fingol Application Service Quality Using M-S-QUAL

Muhammad Mikail Ziyad (2106132)

ABSTRACT

This study aims to evaluate the service quality of the Fingol mobile application using the M-S-QUAL framework, which consists of five dimensions: Efficiency, System Availability, Fulfillment, Privacy, and Responsiveness. Fingol is an AI-based personal finance planning application currently in its early adoption stage. The research employed a quantitative descriptive-evaluative approach with a cross-sectional design, involving 30 participants who used the app in a two-week simulation. Descriptive analysis shows that overall service quality is perceived positively. The Privacy dimension achieved the highest mean score (4.27), followed by Efficiency (4.21) and Fulfillment (4.13), all rated as “Very Good.” Meanwhile, System Availability (3.67) and Responsiveness (3.58) were rated “Good,” yet indicate variability in user experience and areas requiring further improvement. The findings suggest that Fingol largely meets early users’ expectations, particularly in terms of data security and ease of use. However, improvements in system stability and responsiveness are necessary to enhance user experience. The study also supports the applicability of M-S-QUAL in evaluating fintech applications at the early development stage.

Keywords: *Service Quality, Mobile Application, M-S-QUAL, Fintech, Fingol*

DAFTAR ISI

LEMBAR PERNYATAAN	iv
KATA PENGANTAR.....	v
UCAPAN TERIMA KASIH	vi
ABSTRAK	viii
ABSTRACT	ix
DAFTAR ISI	x
DAFTAR TABEL.....	xii
DAFTAR GAMBAR	xiii
DAFTAR LAMPIRAN	xiv
BAB I PENDAHULUAN	1
1.1 Latar Belakang Penelitian	1
1.2 Rumusan Masalah Penelitian	3
1.3 Tujuan Penelitian.....	4
1.4 Manfaat Penelitian	4
1.4.1 Secara Teoretis	4
1.4.2 Secara Praktis	4
1.5 Ruang Lingkup Penelitian.....	4
BAB II TINJAUAN PUSTAKA	6
2.1 Layanan Digital	6
2.2 Kualitas Layanan.....	7
2.3 Perilaku dan Pengalaman Pengguna	8
2.4 Perilaku dan Pengalaman Pengguna pada Aplikasi Keuangan	9
2.5 Kualitas Layanan Aplikasi Mobile.....	10
2.5.1 Konsep Dasar <i>Service Quality</i> (SERVQUAL).....	10
2.5.2 Kelemahan SERVQUAL dalam Aplikasi Mobile	11
2.5.3 Mobile Service Quality (M-S-QUAL)	11
2.6 Penelitian Relevan.....	20
2.7 Hipotesis Penelitian.....	22
BAB III METODE PENELITIAN.....	24
3.1 Jenis dan Desain Penelitian	24
3.2 Lokasi dan Waktu Penelitian	26
3.3 Populasi dan Sampel	26
3.3.1 Populasi	26
3.3.2 Sampel.....	26
3.4 Teknik Pengumpulan Data	27
3.5 Instrumen Penelitian.....	27
3.6 Pengembangan Instrumen Penelitian	30
3.7 Teknik Analisis Data	30
BAB IV HASIL DAN PEMBAHASAN.....	32
4.1 Hasil Penelitian	32
4.1.1 Gambaran Umum Responden	32

4.1.2 Uji Validitas.....	33
4.1.3 Uji Reliabilitas	34
4.1.4 Statistik Deskriptif	37
4.1.5 Kesimpulan Hipotesis	38
4.2 Pembahasan.....	40
BAB V SIMPULAN DAN SARAN	42
5.1 Simpulan	42
5.2 Saran.....	43
5.2.1 Saran Praktis	43
5.2.2 Saran untuk Penelitian Selanjutnya.....	43
DAFTAR PUSTAKA	45
LAMPIRAN.....	51
RIWAYAT HIDUP PENELITI	60

DAFTAR TABEL

Tabel 2. 1 Aspek M-S-QUAL	12
Tabel 3. 1 Pernyataan Kuesioner Berdasarkan Dimensi M-S-QUAL.....	27
Tabel 3. 2 Skala Likert yang Digunakan dalam Penelitian	29
Tabel 3. 3 Interpretasi Skala Likert	31
Tabel 4. 1 Distribusi Jenis Kelamin Responden.....	32
Tabel 4. 2 Distribusi Usia Responden	32
Tabel 4. 3 Distribusi Status Responden.....	33
Tabel 4. 4 Distribusi Responden Berdasarkan Jenis Kelamin, Usia, dan Status Aktivitas	33
Tabel 4. 5 Hasil Uji Validitas	34
Tabel 4. 6 Hasil Uji Reliabilitas per Item Instrumen	35
Tabel 4. 7 Perbandingan Nilai Cronbach's Alpha Sebelum dan Sesudah Penghapusan Item	35
Tabel 4. 8 Rekapitulasi Statistik per Dimensi M-S-QUAL.....	37

DAFTAR GAMBAR

Gambar 3. 1 Diagram Desain dan Alur Penelitian	25
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DAFTAR LAMPIRAN

Lampiran 1 SK Pembimbing.....	51
Lampiran 2 Kartu Bimbingan	54
Lampiran 3 Instrumen Penelitian	55
Lampiran 4 Hasil Survey	58
Lampiran 5 Hasil Uji Reabilitas.....	58
Lampiran 6 Dokumentasi Pengisian Formulir <i>Feedback</i>	59

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