# ABSTRACT

*In today's digital era, all activities have been dominated by technology. Changing times brought all previously manual activities, have now changed to digital. Without us knowing, all activities carried out are already mobile. As an example, payment transactions can be done digitally. One of the phenomena that are the talk now is the latest breakthrough called Financial Technology or commonly abbreviated as Fin-Tech. One of Fin-Tech that will be discussed in this research is the OVO application.*

*The purpose of this study is to show that Importance Performance Analysis can be a decision-making tool to assess the application of OVO application expectations and performance in performing services. This research uses quantitative descriptive and Importance Performance Analysis methods to measure e-service quality based on measuring the expectations and reality of OVO users. The sample in this study amounted to 100 respondents with the criteria of people who have used OVO who can fill the research questionnaire.*

*Based on the results of descriptive analysis, overall the expected value of e-service quality in OVO applications is in the good category with a percentage of 81.92% while the value of the performance of e-service quality in the OVO application is in the good category with a percentage of 81.81%. And based on the results of the Importance Performance Analysis, OVO companies can map strategy formulation through four quadrants by taking into account the main priority attribute (quadrant I) in which there is 1 statement item, the attribute that is maintained performance (quadrant II) there are 10 statement items, attributes that are low priority (quadrant III) there are 6 statement items and attribute that is considered excessive (quadrant IV) there is 1 statement item. Suggestions in this study should OVO improve performance related to the presentation of information to facilitate its users in obtaining the information needed in all aspects. OVO also does not need to add new features that are considered not too important and still maintain the quality of service.*



*Keywords: E-Service Quality, Importance Performance Analysis, OVO*