## **Journal of Business and Management Studies**

ISSN: 2709-0876 DOI: 10.32996/jbms

Journal Homepage: www.al-kindipublisher.com/index.php/jbms



## RESEARCH ARTICLE

## Proposed Strategy to Improve Product Innovation and Service Quality at Pegipegi

<sup>12</sup>School of Business and Management ITB, Indonesia

Corresponding Author: Raisha Nur Amalia, E-mail: Raisha\_amalia@sbm-itb.ac.id

#### ABSTRACT

Indonesian people's interest in Online Travel Agents (OTA) is relatively high, even though it experienced a decline from 2019 to 2021 due to the pandemic. There are still many people who choose to use Online Travel Agents (OTA) because it provides convenience and comfort. However, in Indonesia, the competition is quite tight, and Pegipegi needs to innovate its Products and Services. The objectives of this research are to improve product innovation to distinguish Pegipegi from its competitors and to improve the quality of service to increase its competitive advantage over its competitors. Digital Innovation and SERVQUAL Framework have been used to analyze the issue and identify the root cause. It has been found that Pegipegi Products and Services needs to develop and improve because the indicators are low criteria. The recommendation for the company is required to innovate and improve the Products and Services of Pegipegi. Product Innovation can be achieved by creating new products with advanced technology, such as through Gamification, Owned Media channels, and improving User Interface. On the other hand, service improvement can be done by combining technology such as involving ChatGPT in daily work and training customer service.

#### **KEYWORDS**

Digital innovation, Service Quality, Competitive Advantage, Online Travel Agents (OTA).

## ARTICLE INFORMATION

**ACCEPTED:** 01 September 2024 **PUBLISHED:** 21 September 2024 **DOI:** 10.32996/jbms.2024.6.5.10

## 1. Introduction

In this era of globalization, competition in the service industry is very tight. The increasing uncertainty in competition forces companies to continually improve their performance. To stay ahead, companies must understand market dynamics, customer desires, and changes in the business environment. Successfully managing performance requires developing unique characteristics that are difficult for competitors to imitate. These unique traits provide a competitive advantage essential for sustaining success in a highlighted competitive market.

This competitive landscape is especially evident in the Online Travel Agents (OTA) business. According to Expedia, OTAs are marketplaces that assist customers in searching for and purchasing travel products or services such as flight tickets, train tickets, and hotel bookings. These platforms offer comprehensive e-commerce tourism services, including accommodation reservations, tour packages, travel documents, and vehicle rentals. Additionally, OTAs provide online booking, information, and reviews on global, national, and local sites, enhancing the user experience.

Interest in OTAs in Indonesia remains high despite a decline from 2019 to 2021 due to the pandemic. People prefer OTAs for the convenience of booking travel or accommodation products through digital platforms, such as websites or mobile applications. The OTA business in Indonesia has experienced significant growth, with approximately 10 OTAs operating in Indonesia. According to Semrush (2023), several OTAs rank among the top 20 travel and tourism websites in Indonesia, including Traveloka (#1), Tiket.com (#2) and Pegipegi (#8).

Copyright: © 2024 the Author(s). This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC-BY) 4.0 license (https://creativecommons.org/licenses/by/4.0/). Published by Al-Kindi Centre for Research and Development, London, United Kingdom.

Traveloka, Tiket.com, and Pegipegi share several common features. They provide digital access for consumers to find and book travel needs, including flights, hotels, and trains. They also facilitate digital transactions by partnering with various entities to offer promotions and diverse payment methods, such as bank transfers, credit cards, and installment plans. However, to differentiate themselves and gain a competitive advantage, these OTAs must continuously innovate their products and services. This research focuses on Pegipegi, an Indonesian technology company specializing in OTA services. Pegipegi offers a comprehensive range of booking options, including hotels, flights, trains, and buses. The company provides a wide selection of domestic and international travel options, partnering with over 110,000 hotels and 250 airlines. Pegipegi also offers travel references and planning resources, helping customers make informed decisions about their travel plans.

In 2019, Pegipegi was awarded the Winner in the Online Hotel Reservation category by Top Brand Award. This prestigious recognition highlights Pegipegi's commitment to innovation and superior performance. The Top Brand Award is based on a survey conducted by Frontier Consulting Group, which evaluates brands using three parameters: Top of Mind Awareness, Last Used, and Future Intention. Winning this award has further motivated Pegipegi to prioritize application performance and stay innovative. Despite its strength, Pegipegi faces challenges in keeping up with competitors like Traveloka and Tiket.com. One of the primary issues is the lack of product variety compared to its competitors. Traveloka and Tiket.com offer products beyond travel services, such as experiences and event tickets. They also provide innovative payment options, including Pay Later services. This lack of variety and innovation puts Pegipegi in a difficult situation, which creates a disadvantage in the competitive OTA market.

Additionally, Pegipegi's mobile application does not match the sophistication of its competitors' applications. Traveloka and Tiket.com. have the advantage of User Interface and User Experience (UI/UX) designs, and gamification features that enhance user engagement and satisfaction. Gamification involves incorporating game-like elements into applications, which is a promising approach to increasing user engagement. Many mobile application developers are adopting gamification to improve user experience. The absence of such features in Pegipegi's application affects its attractiveness to users. Customer service is another area where Pegipegi lags behind its competitors. Unlike Trvaeloka and Tiket.com, Pegipegi does not offer phone support 24/7 customer assistance, which is fundamental for service companies. The objective of this research is to provide a strategy for Pegipegi to improve its product innovation and service quality. By addressing these areas, Pegipegi can enhance its competitive advantage and perform better in the OTA industry. This study aims to investigate Pegipegi's current product and services, identify areas for improvement, and develop actionable strategies to achieve these improvements.

Therefore, this study is titled *Proposed Strategy to Improve Product Innovation and Service Quality at Pegipegi.* It seeks to provide insight and recommendations that will help Pegipegi differentiate itself from competitors, enhance customer satisfaction, and achieve a stronger competitive position in the dynamic OTA market.

#### 2. Literature Review

The literature review in this research involves both Digital Innovation and Service Quality framework. The Digital Innovation Framework will focus on creating product innovation; on the other hand, the Service Quality Framework will focus on measuring the success of a company in achieving a competitive advantage. According to (Nylén & Holmström, 2015), innovation gives rise to a vast potential for digital innovation. Through digital innovation, the company can create product differentiation. However, previous research has defined Service Quality as an overall judgment related to the excellence of service; therefore, by measuring Service Quality, the company can achieve a competitive advantage.

#### 2.1. Digital Innovation

In seeking to manage digital innovation, three dimensions can be measured. The framework presented by (Nylén & Holmström, 2015) enables the company to gain a holistic view of digital innovation. This framework consists of three indicators as described below:

- Digital Products Innovation: The application must not only be efficient to use and easy to learn but also provide a rich user experience and interface
- Value Proposition: the company needs to clearly articulate the value proposition of each digital product or service
- Digital Evaluation Scanning: involves gathering intelligence on new devices such as web series and mobile operating systems

#### 2.2. Service Quality

Parasuraman et al. (1985) have proposed the SERVQUAL framework, which reflects the concept of *performance expectations* with five variables: Reliability, responsiveness, Empathy, Assurance, and Tangibles. This framework consists of five indicators as described below:

- Tangibles: material things that describe the physical form and service received by customers, and companies need to give a positive impression of the quality of services provided
- Reliability: the ability to provide the promised service reliably and accurately
- Responsiveness: awareness or desire to help customers and provide services quickly
- Safety: the ability to create trust, including employee knowledge and behaviour toward customers
- Empathy: personal concern and concern for customers, which is shown to customers through special services.

#### 3. Methodology

The research focuses on detailing the methodology employed, which encompasses data collection, research design, and analysis tools utilized throughout the study. This structured approach ensures the reliability and validity of the findings concerning digital innovation and service quality within the context of Pegipegi mobile application users in DKI Jakarta. The research design adopted for this study is primarily descriptive in nature. Descriptive research aims to systematically describe existing phenomena without delving deeply into causal relationships. It serves to outline research questions clearly and methodically plan the study's progression, providing a structured framework for investigating the issues at hand.

Data collection in this research involves both primary and secondary sources. Primary data is gathered through a quantitative method employing a structured questionnaire. This method allows for the systematic collection of numerical data related to variables of interest, such as digital product innovation and service quality perceptions among Pegipegi users. Secondary data, on the other hand, is sourced from existing literature, including articles, journals, and past research studies relevant to the research topic.

The questionnaire design is crucial in this study as it forms the basis for gathering primary data. It consists of closed-ended questions utilizing a Likert Scale ranging from 1 to 5, designed in Bahasa Indonesia to ensure cultural and linguistic relevance to the study's participants. The questions are structured to assess various aspects of digital innovation and service quality, aligning with the research objectives and theoretical framework previously established.

Table 1
OPERATIONALIZATION VARIABLES (DIGITAL INNOVATION)

Digital Innovation Framework		
Variables	Indicators	
Digital Product Innovation	1. Offer high levels of easiness and usability (Nylén & Holmström,2015)	
	2. Aesthetic designed and functional look (Nylén & Holmström,2015)	
	3. Language is easy to understand (Liljander et al., 2006)	
	4. offer engaging features to evoke user engagement	
	5. The application performs without errors	
Value Proposition	1. The benefits of a company's products that are delivered to	
	customers (Nylén & Holmström,2015)	
	2. Positioning and perception of the product (Nylén &	
	Holmström,2015)	
Digital Evaluation Scanning	1. Keep up to date with the technological developments	
	(Nylén & Holmström,2015)	
	2. Keep the customer data safe (Bilal & Ganesh, 2011)	

Table 2
OPERATIONALIZATION VARIABLES (SERVICE QUALITY)

Digital Innovation Framework		
Variables Indicators		
Tangibles	<ol> <li>Comprehensive communication materials (Bilal &amp; Ganesh, 2011)</li> <li>Have a variety of airline and hotel service</li> </ol>	
Reliability	Correct and decent service (Napitulu et al., 2023)     PosiDependability and accurate service	
Responsiveness	1. Be efficient and effective (Napitulu et al., 2023) 2. Response in solving problems (Napitulu et al., 2023)	
Safety	Shows trustworthy, kind, and polite (Wijetunge, 2016)     Knowledgeable enough to respond to questions	
Empathy	<ol> <li>Offering constructive feedback</li> <li>Shows understanding customers specific needs (Wijetunge, 2016)</li> </ol>	

Sample and population selection are key considerations in ensuring the study's validity and representativeness. The sample comprises 109 Pegipegi mobile application users residing in the DKI Jakarta Area. These participants were selected based on specific criteria, including recent interaction with the application, geographical location, and experience with customer service interactions. This targeted approach aims to capture diverse perspectives while maintaining relevance to the study's focus.

Data analysis methods employed include descriptive analysis and respondent answer analysis. Descriptive analysis is utilized to identify patterns, trends, and relationships within the collected data. It provides a comprehensive overview of the quantitative findings, enabling researchers to derive meaningful insights into the perceptions and preferences of Pegipegi users regarding digital innovation and service quality.

Respondent answer analysis, on the other hand, involves categorizing and interpreting respondents' answers using index number calculations; this method helps quantify the extent to which respondents perceive various aspects of digital innovation and service quality, facilitating a nuanced understanding of their viewpoints and preferences. Overall, this research methodology is designed to provide a rigorous and systematic approach to investigating the research questions posed. By employing a descriptive research design, utilizing both primary and secondary data sources, carefully designing the questionnaire, selecting an appropriate sample, and employing robust data analysis techniques, the study aims to contribute valuable insight into enhancing digital innovation and service quality within the Pegipegi platform. These insights are intended to inform strategic decisions and improvements that align with user expectations and industry standards, ultimately benefiting both the company and its users.

#### 4. Results and Discussion

Based on the questionnaires distributed to the respondents, the research sample consists of 135 respondents who analyzed the variables of Products and Services. As previously discussed, this analysis is based on the average score (index) categorized into score ranges according to the Three Box Method calculation. Three indicators are within the Product variable: Digital Product Innovation, Value proposition, and Digital Evaluation Scanning. Generally, the Product Variable in this research explains the Pegipegi application, covering its features, data, and technology. Digital Product Innovation explains the features, Value Proposition explains the positioning, and Digital Evaluation Scanning explains the data and technology.

## 4.1 Variable Product

Here are the detailed results for each indicator:

Table 3
VARIABLE PRODUCT INDICATOR

Indicators	Frequency	%
Digital Product Innovation		
Low	133	98.5%
Medium	2	1.5%
High	0	0
Value Proposition		
Low	135	100%
Medium	0	0
High	0	0
Digital Evaluation Scanning		
Low	135	100%
Medium	0	0
High	0	0

Digital Evaluation Scanning is the lowest among the other variables, with a result of 98.5%. This indicator relates to the company's ability to transform data and technology into a platform that can operate through cutting-edge technology. Most respondents indicated that they were unaware of the latest data and technology versions of the Pegipegi application. This situation leads to customers being reluctant to download the Pegipegi application, causing its rating to drop significantly behind Traveloka and Tiket.com.

#### 4.2 Variable Service

The following are detailed results for each indicator.

Table 4
VARIABLE SERVICE INDICATOR

Indicators	Frequency	%
Tangibles		
Low	135	100%
Medium	0	0
High	0	0
Reliability		
Low	135	100%
Medium	0	0
High	0	0
Responsiveness		
Low	135	100%
Medium	0	0
High	0	0
Safety		
Low	135	100%
Medium	0	0
High	0	0
Empathy		
Low	135	100%
Medium	0	0
High	0	0

Responsiveness remains in the low-medium category with a score 100%. This indicates that respondents are unaware or acknowledge that Pegipegi does not provide 24/7 customer service and is not as responsive as Traveloka and Tiket.com. Pegipegi 's customer service is limited to Whatsapp, email, and social media as customer service platforms. Moreover, Pegiegi's customer service does not have a large workforce, leading to issues with customer responsiveness inquiries.

The conclusion of this study shows that most respondents are dissatisfied with Pegipegi's Products and Services. One major area of dissatisfaction is the technological innovation of the Pegipegi application, which lags significantly behind competitors. Additionally, Pegipegi's customer service is less responsive than that of its main competitors. Consequently, most respondents rated their experiences between 1-3 on the questionnaire scale, indicating that most indicators fall into the low criteria. This situation needs to be addressed to ensure Pegipegi's business continuity and sustainability in the OTA (Online Travel Agents) industry. Therefore, this research uses the SERVQUAL framework to measure Pegipegi's service quality and the Digital Innovation framework to create product innovations for the Pegipegi application. This framework aims to provide the best solutions to the current problems faced by Pegipegi.

The proposed solution is to improve and create an innovative Pegipegi application. Introducing new product innovations can create new opportunities and assurances for customers. The offered solutions can include opposed business solutions based on the digital innovation framework, proposed business solutions based on user interface enhancements, and proposed business solutions based on strategic solutions.

## 4.3 Proposed Business Solution Based on the Digital Innovation Framework

The underlying issue behind this solution is that the public and customers hesitate to use the Pegipegi application because they perceive it as less attractive and not sophisticated enough in its usability. One way to enhance it is by creating functional and appealing features. Each feature to be developed must serve a purpose to avoid the risk of bloating the application and making it inefficient. One feature that can be elaborated upon is Gamification. Through Gamification, customers can engage longer to achieve more accomplishments and enjoy the feeling of achievement. In other words, gamification has the power to trigger various humane motions, one of which is to make a customer stay longer on the Pegipegi application. Below is a proposal for Gamification in the Pegipegi application

Table 5
EXAMPLE GAMIFICATION IN PEGIPEGI APPLICATION

Design Elements	Explanation	
Badges	A visual representative of users' achievements	
Levels	Create challenging emotions for users to get further.	
Scoreboards	List of players ranking	

Based on the analysis, the value proposition in the Pegipegi application currently lacks awareness. These indicators describe its positioning and perception towards its products, allowing the company to reflect on its positioning and perceptions towards its products. Based on the analysis, some customers are unaware that using the Pegipegi application offers benefits such as reward points and coupons. The digital product value proposition begins with customer segmentation. This will help create solutions based on customer segments, such as promotions. Promotional activities can be conducted through online channels owned by Pegipegi, such as its website, application, and newsletters. These channels serve as platforms through which users see and interact with Pegipegi. The message of communication from this solution should be specific and emphasize unique value propositions. Below are proposed messages or communications that could raise awareness and interest in the Pegipegi application.

Table 6
OWNED MEDIA CHANNELLIST

Owned Media Channels	List of Owned Media Channels	Placement of Owned Media Channels	Example Key Message
Owned Media	Newsletter	CARFFREE  THE STATE OF THE STAT	Beli tiket ke Bali sekarang dan dapatkan Poin Reward
	Push Notifications	Coccurs i scoring  Coccurs i scoring  3 of your technic and securing teachy (See made). Clean than cost	Beli tiket ke Bali sekarang dengan menggunakan kode kupon PEGI123
	Sliding Banner	MageNative Shopify App How to create Banner Stales	Beli tiket ke Bali sekarang dengan menggunakan kode kupon PEGI123

The company needs to monitor these developments to ensure compatibility by implementing timely enhancements to its digital products and services. In doing so, Pegipegi also needs to stay abreast of and analyze advancements in digital technology, especially in the context of its application. Based on previous analysis, it was noted that Pegipegi's application technology is still not up-to-date. There are still many software updates that are unavailable and are not compatible with several devices. To address this situation, one solution could be gathering intelligence on new hardware and software, including components for iOS or Android. All software and hardware in the Pegipegi application must be compatible with all devices to deliver aggregate value when customers use it. The scanning of digital evolution involves observing new user behaviors because digital technology can sometimes bring unexpected users. Ultimately, Pegipegi needs to anticipate.

## 4.4 Proposed Business Solution Based on User Interface Improvement

Based on the analysis, the features of the Pegipegi application are still not diversified and not advanced. Additionally, the user interface for travel navigation is confusing and makes navigation difficult when using the Pegipegi application. Currently, Pegipegi acknowledges that this situation needs improvement. Pegipegi has the capability to enhance the user interface, which will encourage users to stay longer within the Pegipegi application. The proposed solution to this problem is to create an integrated user interface. This will establish a clear user flow within the Pegipegi application. Creating an integrated user interface that enhances engagement within the Pegipegi application is crucial when transitioning from mere website to desktop application usage.

#### 4.5 Proposed Business Solutions Based on Strategic Solutions

Below is a proposed solution to introduce new products to the market in the form of market research and customer needs) external research, opportunities, and threats) investigation of company strengths and weaknesses (internal investigation); searching for inspiration from this study and generating new product ideas. And selecting the most promising product ideas and formulating a mission for further development.

Apart from that, the quality of service also needs to be improved accordingly. Here are proposed solutions for enhancing Pegipegi's service quality:

## 4.5.1 Tangibles

# Table 7 SOCIAL MEDIA CHANNEL LIST

Advertising Media	List of Advertising Media	Example Key Message
Social Media	Instagram	Ada rute baru buat mudik bersama keluarga
	Twitter and Tiktok	Bus dan Travel bisa menjadi transportasi
		kamu untuk mudik sekeluarga

The lack of awareness among customers regarding Pegipegi's diverse service and travel routes undermines its position as a preferred Online Travel Agent. To address this issue, pegipegi must enhance communication and marketing efforts to raise awareness about its offerings. According to findings, 31% of customers are unaware of Pegipegi extensive service options and travel routes. Strategic communication initiatives, particularly through digital channels like social media, are crucial due to their broad reach and cost-effectiveness. These platforms are chosen for their accessibility and efficiency in reaching a larger audience compared to offline methods. Below outlines the proposed messaging for Pegipegi's social media channels

## 4.5.2 Reliability

Training in a comprehensive learning and development program is essential for our service company. It enables our customer service teams to collaborate effectively and provide excellent customer service. This training equips them with the necessary knowledge, skills, and tools for daily operations, emphasizing strong communication skills to handle customer inquiries professionally and confidently. Each training session includes providing a playbook as a reference guide, updated quarterly to ensure ongoing effectiveness and consistency. Upon completion, team members undergo a final assessment to achieve certification as Customer Service Experience Professionals.

## 4.5.3 Responsiveness

Based on the analysis, Pegipegi's service quality shows limitations, particularly in responsiveness, which remains low. To improve, integrating technology more effectively can enhance service functionality and efficiency. Addressing the responsiveness issue by integrating ChatGPT or Bot technology is proposed. Powered by AI, these tools provide quick and accurate responses to customer inquiries and complaints, offering benefits such as speeding up response time, improving operational efficiency, and enhancing overall customer experience.

## 4.5.4 Safety

Some issues concerning safety impact Pegipegi's service quality, affecting customer comfort and trust when dealing with complaints or feedback. Ensuring a swift customer service process, ideally under 3 minutes, can enhance trust and efficiency, provided customer service is knowledgeable and reliable in addressing customer concerns promptly and effectively.

#### 4.5.5 Empathy

Empathy is crucial for customer service as it fosters understanding of customer concerns and builds emotional rapport. In an application-based company like Pegipegi, where customer service often handles feedback, practicing empathy is essential. Proposed solutions for cultivating empathy include:

- 1. Establishing Personalize Relationships: Personalizing interactions demonstrate an understanding of customer-specific needs, leading to tailored advice and service.
- 2. Acting on Customer Feedback: Conducting surveys remains effective in gathering insights into customer perspectives and expectations, enhancing overall service quality.

The implementation plan will be divided into three stages: preparation, execution, and analysis, which will encompass both product and service improvements. These initiatives will be carried out concurrently, involving various departments to optimize efficiency. In the product domain, the preparation stage is critical and will span approximately one year. During this phase, the team will develop and refine ideas, secure funding, and engage the IT team for system development. Given that the Pegipegi application is pivotal to the company, thorough preparation is essential. Post-system development, the project leader will ensure usability, functionality acceptance, and system qualification. This stage also includes the system's go-live and ongoing implementation monitoring over a year to pilot and assess scalability before full deployment. The final stage, Analysis, involves continuous project monitoring and reporting quarterly for a year. Daily input from team members ensures meticulous oversight, which is crucial for risk management and issue identification before a system-wide launch. Regarding service, the preparation stage involves recruiting and training new customer service members and establishing workflows. Given the service's interpersonal nature, rigorous selection and training are paramount. Training sessions encompass communication enhancement, product knowledge, conflict resolution, and crisis management aimed at bolstering customer support and satisfaction.

After preparation, the project and team leaders conduct socialization sessions to familiarize new members with workflows, ensuring comprehension and sustainable practices. Implementation monitoring follows, spanning a year to evaluate service delivery, identify issues, and refine processes for enhanced quality and customer satisfaction. The analysis stage parallels that of the Product variable, focusing on quarterly updates and daily monitoring to preempt challenges and optimize service delivery. Resource allocation is tailored to each variable- product- and service-comprising roles, such as project leader, project manager, and dedicated teams in IT and customer services. Each role is delineated by specific responsibilities to ensure effective implementation and continuous improvement.

Table 7
IMPLEMENTATION RESPONSIBILITY

Role	Number of Resources	Responsibility	
Project Leader	2	Lead the project and ensure the project run well	
Project Manager	2	<ul> <li>Monitoring and observing the project to stay on-time and well prepared</li> <li>Support and collaborate Project Leader with the project</li> </ul>	
IT Team	3	Generate the idea into the application system, and develop system	
Customer Service Team	3	Generate the new procedure and develop a new workflow	

#### 5. Conclusion

Based on the findings and proposed solutions discussed throughout this study, it is evident that Pegipegi, within the competitive landscape of the Online Travel Agent industry, faces significant challenges in both product innovation and service quality. The research underscores a gap between customer expectations and the current offerings of the Pegipegi application, indicating a pressing need for strategic improvements. In addressing product innovation, the study advocates for initiatives such as gamification, leveraging humane motions to enhance user engagement and retention within the application. Additionally, employing owned media channels like push notifications and sliding banners can effectively communicate updates and promotions, enhancing user interaction and satisfaction. Moreover, refining user interface design to prioritize aesthetics and functionality aligns with customer preferences for intuitive and visually appealing experiences. Regarding service enhancement, the research emphasizes the importance of operational efficiency through technology integration, enabling Pegipegi to streamline customer service processes and reduce response times. Investing in people development through comprehensive training programs is also pivotal, equipping customer service personnel with the skills and empathy needed to deliver exceptional customer experiences consistently.

In conclusion, while Pegipegi faces challenges in catching up with industry competitors, the research provides actionable insights and strategic recommendations to bridge existing gaps. By focusing on continuous product innovation and service excellence that are aligned with customer expectations, Pegipegi can position itself more competitively in the online travel agent market, fostering long-term customer loyalty and business growth.

Funding: This research received no external funding.

**Conflicts of Interest:** The authors declare no conflict of interest.

**Publisher's Note**: All claims expressed in this article are solely those of the authors and do not necessarily represent those of their affiliated organizations, or those of the publisher, the editors and the reviewers.

## References

- [1] Bilal, M., & Ganesh, S. (2011). Trust & Security issues in Mobile banking and its effect on Customers. Financial Service Marketing.
- [2] Nylén, D., & Holmström, J. (2015). Digital innovation strategy: A framework for diagnosing and improving digital product and service innovation. *Business Horizons*, 58(1), 57–67. https://doi.org/10.1016/j.bushor.2014.09.001
- [3] Napitulu, I., Rachmawati, R., & Lestari, R. (2023). The Quality of Information System Applications and Service Quality Increases Customer Satisfaction. *Jurnal Sosial Dan Pembangunan*, 39(1).
- [4] Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(4), 41–50. https://doi.org/10.2307/1251430
- [5] Wijetunge, D. (2016). Service Quality, Competitive Advantage, and Business Performance in Service Providing SMEs in Sri Lanka. *International Journal of Scientific and Research Publications*, 6(7).