

Development of INTQUAL and SERVQUAL Attributes to Support Financial Sustainability of Non-Bank Financial Institutions

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ABSTRACT : Non-bank financial institutions are essential for financial inclusion and regional economic development. This research examines the challenges and efforts to improve service quality at UPK DAPM Gemolong, a non-bank financial institution, using the Financial Sustainability Ratio (FSR) to assess the company's position. The study found that UPK DAPM Gemolong's FSR from 2015 to 2022 indicated sustainability but showed a constant decline from 235.44% in 2015 to 117.30% in 2022. This trend highlights internal and external service issues. FSR forecasts predict a drop below 100% by 2025 if services are not improved. To address this, the research used Focus Group Discussions (FGD) and literature analysis, identifying 11 INTQUAL attributes in 2 dimensions and 22 SERVQUAL attributes across 5 dimensions. These attributes can evaluate and enhance the quality of UPK DAPM Gemolong's services. Improved quality will boost customer satisfaction and trust, ensuring the institution's financial sustainability. This study offers valuable insights into overcoming service barriers and enhancing the quality of non-bank financial institutions to promote financial inclusion and regional growth.

Keywords - Non-bank financial institutions, financial sustainability, service quality, INTQUAL, SERVQUAL

1. INTRODUCTION

Finance from Micro, Small, and Medium Enterprises MSMEs is one technique that has proven successful in alleviating poverty in a country [1]. MSMEs significantly contribute to regional economic growth and per capita income by creating jobs, increasing income, improving socio-economic conditions, and encouraging economic growth [2], [3]. The Empowerment of MSMEs program in Indonesia for poverty alleviation includes increasing production capacity, training, capital support, and technical assistance to develop businesses, provide productive employment opportunities, and directly reduce poverty [4]. Economic concerns about poverty cover socio-economic, political, and geographical perspectives, as seen in the difficulties of underprivileged people in accessing formal financial institutions due to a lack of information about loan eligibility and capital allocation [5]. In addition, the difficulty of obtaining a loan is that lenders increase interest rates for high-risk customers while lower interest rates are given to wealthier consumers [6]. However, Indonesian people designed financial services such as social gatherings, pawn systems, and daily banking (Also known as Thitil in Indonesia) to help people experiencing poverty [7]. Although this service is not always practical, it is helpful as an alternative due to the need and convenience of borrowing. The negative impact is that the owners of these services often take advantage of people experiencing poverty by charging unreasonable additional fees or implementing detrimental regulations, thereby hampering small businesses due to lack of capital [8].

Grameen Bank in Bangladesh has succeeded in providing collateral-free credit to people experiencing poverty, especially women in rural areas with low education, through a group of five borrowers [9]. The Indonesian government then replicated this concept through the Mandiri National Program for Rural Community Empowerment or in Indonesia called Program Nasional Pemberdayaan Masyarakat Perdesaan (PNPM) in 2007, where the Activity Management Unit or in Indonesia called Unit Pengelola Kegiatan (UPK) of the Inter-Village Cooperation Agency or in Indonesia was responsible for the program. PNPM, which was completed in 2014, was transformed into a Community Empowerment Trust Fund in Indonesia called Dana Amanah Pemberdayaan Masyarakat (DAPM), aimed at empowering women in productive groups with access to business financing through services with a group financing mechanism. UPK, as a professional services institution, plays a vital role in managing funds and operational socio-economic empowerment to improve economic welfare and support the growth of small businesses in the Gemolong sub-district. However, UPK faces external and internal challenges such as business competition with similar concepts from other financial institutions, reduced lending groups or customers, and human resource management problems and internal complaints. This problem poses a financial sustainability risk, affecting UPK DAPM Gemolong's business continuity.

Financial sustainability is critical to an institution's ability to be financially independent without reliance on investors or government subsidies, with an emphasis on cost-effectiveness in providing financial services, self-financing goals, and maintaining long-term profitability [10]. Financial sustainability can also represent the quality of services provided because service quality is what service companies sell to consumers [11]. That statement can mean that if poor service quality affects financial sustainability, or if the service company's financial sustainability results are poor, the service quality will also be poor. In this regard, it is crucial to evaluate the quality of services at UPK DAPM Gemolong based on the results of the financial sustainability evaluation because UPK Gemolong is a service. According to Rashid et al., besides customer loyalty, service quality, and financial performance, sustainability factors include innovation, challenges, and market complexity [12]. Various studies have analyzed financial sustainability in the financial sector, such as banking, using only Return on Assets (ROA) [13]; and cooperatives [14] by using various Financial Sustainability Ratios (FSR) attributes, such as ROA, Operating Costs Operating Income (BOPO), Non-Performing Loans (NPL), FSR, Loan-to-Deposit Ratio (LDR), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR). Cernostana, in his research, applies financial sustainability analysis to other industries, such as educational institutions, by utilizing ROA, Return on Equity (ROE), Net Profit Margin (NPM), equity ratio, and debt to equity metrics [15].

Even though financial sustainability is crucial, no research has been conducted to assess financial sustainability in a non-bank financial institution specifically for residents domiciled at the sub-district level. Understanding financial sustainability at UPK DAPM Gemolong will be very useful for determining further steps, namely evaluating the services provided. Financial sustainability is essential for evaluating the quality of services at UPK DAPM Gemolong. That statement is made because quality services significantly impact financial sustainability and organizational performance. Service quality is an essential component for the survival and long-term performance of an organization because it influences consumer behavior, which is defined as consumer evaluation of services that meet expectations and offer satisfaction [16], [17]. Service quality assessment methods such as Internal Service Quality (INTQUAL) and Customer Service Quality (SERVQUAL) are crucial for assessing service quality, which cannot yet be measured comprehensively at UPK DAPM Gemolong.

This research explicitly aims to design service quality measurement attributes internally using the INTQUAL method and externally using the SERVQUAL approach. The design of these attributes will, of course, be based on the results of the financial sustainability study of UPK DAPM Gemolong, which will use the Financial Sustainability Ratio (FSR) factor as a guideline for improving service quality in the future. The characteristic service attributes for non-bank financial institutions are critical, considering that there is no specific definition regarding the quality of non-bank financial institutions specifically serving at the sub-district level. The main differentiator of this research is that it uses financial sustainability as a basis for the need to design service quality attributes to evaluate the service quality of non-bank financial institutions in other research, which is a crucial aspect in determining long-term performance and consumer satisfaction. Hopefully, this research will

significantly contribute to improving operational effectiveness and service quality, which will benefit the organization's financial well-being and overall performance.

2. LITERATURE REVIEW

2.1. Financial Sustainability Ratio

Financial sustainability, particularly in non-profit organizations, is becoming increasingly important as they face pressures to run their businesses like corporations. It often refers to an organization's capacity to maintain its performance over time. An essential strategy for achieving financial sustainability is to ensure that non-profit organizations can cover all their operational costs with the income generated from their activities, as measured by the Financial Sustainability Ratio (FSR) [14], [18], [19]. This idea has many dimensions, including economic, social, political, and environmental implications. Requirements for establishing financial will may vary by organization. Previous research has identified various aspects tailored to the unique characteristics of each company, which act as independent variables that influence financial sustainability ratios, which function as dependent variables.

FSR is an essential indicator for assessing a financial institution's financial performance and desirability. It assesses a company's ability to generate and grow revenues to ensure long-term viability. FSR calculations are based mainly on financial statements, including income statements and balance sheets. If the percentage figure exceeds 100%, the bank's total income exceeds all its expenses in a certain period, indicating strong financial sustainability. The formula for determining FSR is as follows:

$$FSR = \frac{\text{Total Financial Income}}{\text{Total Financial Expenditures}} \times 100\% \quad (1)$$

2.2. INTQUAL

INTQUAL, or Internal Service Quality, is a framework for improving the quality of internal services within an organization [20]. The emphasis is on evaluating issues such as cooperation, operational closure, and clear responsibilities within the organization. According to the INTQUAL idea, employees are internal customers whose satisfaction significantly impacts overall organizational performance. INTQUAL evaluates two main dimensions: service reliability and expectations management [21], [22]. Service reliability refers to an organization's capacity to provide consistent and reliable internal services. Expectation Management refers to an organization's ability to understand and meet the expectations of its employees or internal units [23], [24]. INTQUAL measurement is carried out by comparing employee expectations and perceptions of internal services, and the difference between the two is used as a standard for internal service quality which can be seen in the INTQUAL Score calculation [24].

2.3. SERVQUAL

Parasuraman, Zeithaml, and Berry established the Service Quality approach (SERVQUAL), a helpful instrument for measuring service quality in service quality research [25]. SERVQUAL helps identify gaps between customer expectations and perceptions of the service obtained by considering five potential service gaps. Gap 5 is the main focus because it shows the gap between client expectations and actual service receipt [26]. SERVQUAL assesses service quality using five dimensions: physical evidence, reliability, responsiveness, assurance, and empathy. The SERVQUAL technique assesses service quality by creating a SERVQUAL score based on a comparison of customer perception ratings and expectations. Thus, SERVQUAL not only helps in understanding customer desires and expectations, but also provides a holistic perspective on an organization's service delivery performance.

3. METHODS

This research was conducted at UPK DAPM Gemolong, a non-bank financial institution with a customer base only at the Gemolong sub-district level. Primary data and secondary data were used in this research. Primary

data includes company financial data from 2015; and Focus Group Discussions (FGD) results from customers and employees to develop service quality attributes. The financial data used is from 2015 because the analysis was carried out when UPK DAPM Gemolong started managing finances independently. The secondary data used in this research are the results of a literature review from previous research that provides a valid basis regarding the quality attributes of the designed services. This research begins with collecting financial data for 2015 and then filtering it to take components that produce FSR. FSR results determine service quality; if it is good, the service is considered good; if it is poor, additional data are collected to define service quality characteristics. FGD and literature observations produced INTQUAL and SERVQUAL qualities adapted to non-bank financial institutions. The results provide lessons for future service improvements by showing the techniques used to analyze and improve the service quality of non-bank financial companies. The flow of this research can be seen in Fig. 1 in detail.

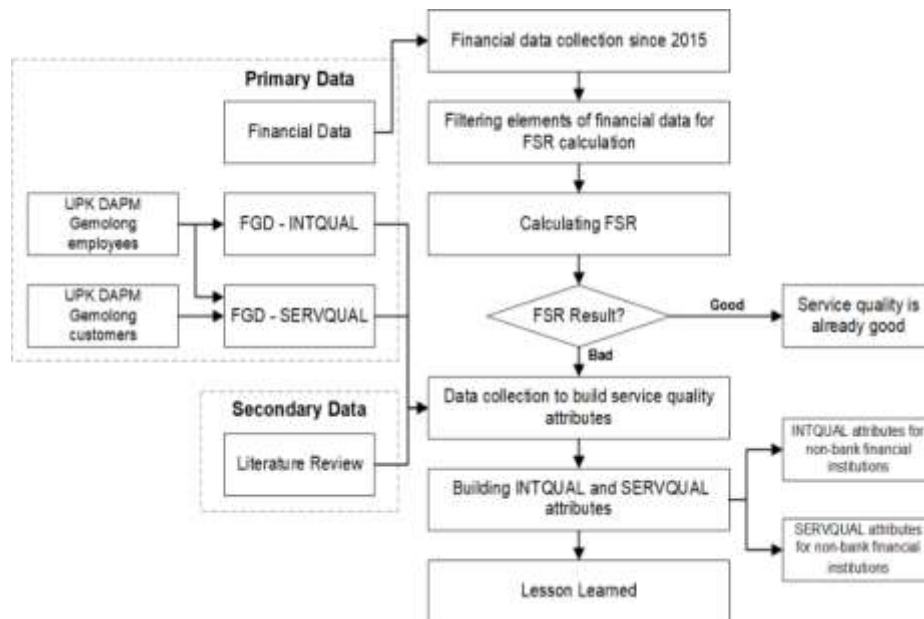


Figure 1. Research flow

4. RESULTS & DISCUSSION

4.1. Results of Financial Sustainability Ratio

The FSR UPK DAPM Gemolong calculation results for 2015 to 2022 show an interesting trend pattern, which can be seen in Fig. 2. The FSR trend resulting from formula (1) is consistently greater than 100%, but continues to decline from year to year. In 2015, FSR reached 235.44%, meaning UPK DAPM Gemolong's financial income exceeded three times its expenditure. This result is extraordinary, showing high efficiency in financial management that year. However, this value does not last long and decreases every year. 2016 FSR decreased to 225.86%, then to 179.89% in 2017, and 185.52% in 2018. Although it increased slightly in 2020 to 190.28%, the general trend shows a relatively significant decline, with an FSR value of 117.30% in 2022.

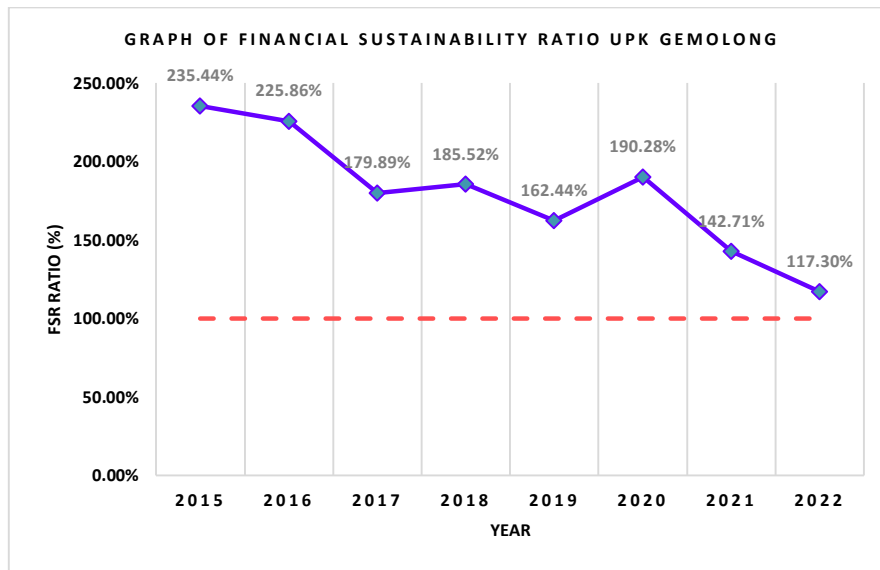


Figure 2. Trend Chart of Financial Sustainability Ratio

The trend results continue to decline even though the FSR is still above 100%, indicating a decrease in efficiency or an increase in operational costs that are not balanced by an increase in income. This decline is indicated because UPK DAPM Gemolong is facing several external and internal challenges that significantly impact its financial sustainability. External challenges include business competition with a concept similar to that of other financial institutions that offer similar services, reducing the market share of UPK DAPM Gemolong. Apart from that, there is also a decrease in the number of borrower groups or customers, which may be due to changes in economic conditions or customer preferences switching to other service providers that are considered more profitable or easily accessible. On the internal side, UPK DAPM Gemolong also faces human resource management problems, including a lack of employee training and development, which can impact operational efficiency and service quality. If not addressed, these problems could worsen the decline in FSR and threaten the financial sustainability of UPK DAPM Gemolong.

Referring to the uniqueness of the FSR trend produced, in this research, it is necessary to carry out forecasting to see the predicted FSR trend in the following year. Forecasting analysis is carried out using SPSS with expert model settings to accommodate the forecasting type that follows existing trends in the previous year. The forecasting results are shown in Fig. 3, which shows that if service improvements are not made, FSR is projected to continue to decline until it is below 100% in 2025. This result is hazardous for the financial sustainability of UPK DAPM Gemolong because an FSR below 100% indicates that income is no longer sufficient to cover expenditures. Therefore, strategic steps are needed to overcome external and internal challenges, increase operational efficiency, and improve service quality to ensure the financial and operational sustainability of UPK DAPM Gemolong in the future.

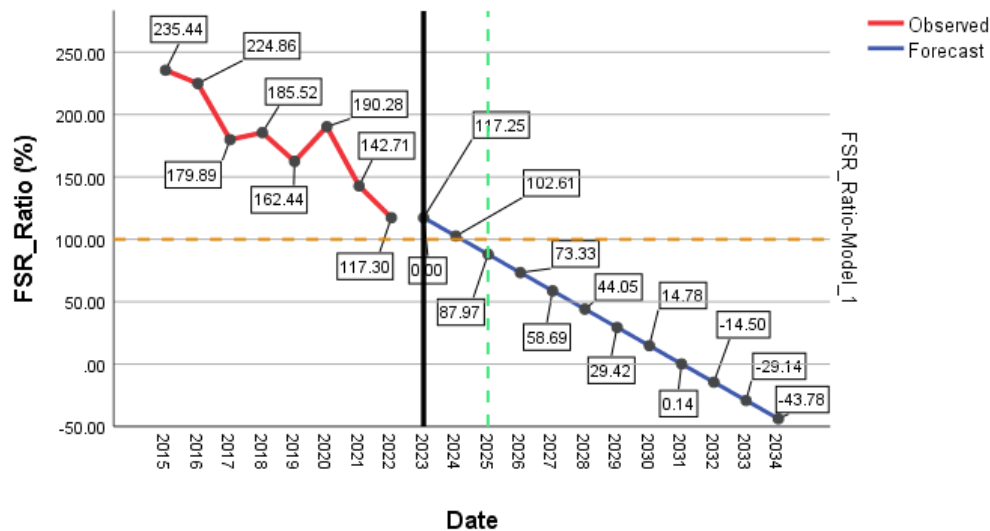


Figure 3. Forecasting Results from the Financial Sustainability Ratio

Strategic initiatives are needed to improve operational efficiency, increase revenue, and ensure the financial sustainability of UPK DAPM Gemolong. Some actions that can be taken include improving service quality to attract more customers, managing operational costs more efficiently, and diversifying income sources to reduce dependence on one source of income. These results mean that it is necessary to design service quality attributes that characterize non-bank financial agency services that can be used to evaluate and provide proposals for UPK DAPM Gemolong services.

4.2. INTQUAL Attributes Results

Based on the results obtained from the FSR calculation results, it is necessary to design the INTQUAL attribute to improve the internal quality of services at UPK DAPM Gemolong. This attribute design uses an approach with Focus Group Discussion (FGD) and literature review. The FGD was conducted with all UPK Gemolong employees, consisting of 14 people at all position levels. The participants are intended to get an in-depth view of how services have been going on. The literature review intends to add a valid basis to the attributes obtained from the FGD results and can add attributes not obtained during the FGD. The results of this approach produce specific INTQUAL attributes for microfinance services in UPK DAPM Gemolong, as shown in Table 1.

Table 1. Attribute for INTQUAL

INTQUAL Dimensions	Attributes of Literature Review & FGD Results		Attribute Source	Design
	Attribute Code	Attribute		
Service Reliability	ISR-1	The effectiveness of the main tasks and functions SOP in each work unit on the work procedures of UPK Gemolong.	<i>Windarko et al. 2023 [27]; Geimer et al. 2015 [28]; Hanafi and Ibrahim 2018 [29]; C.-C. Chen and Chen 2023 [30]; and FGD outcomes among UPK Gemolong employees</i>	
	ISR-2	Accuracy of the objectives of coordination meetings and weekly meetings to evaluate work achievements.		
	ISR-3	Commitment of each work unit to check the accuracy and suitability of the required data..		
	ISR-4	The selection test for prospective employees contains indicators measuring the orientation of prospective employees towards zero service error interests.		

	ISR-5	Training for employees related to zero service errors.	
	ISR-6	Active participation from employees to convey a realistic picture of services to customers accurately.	
Management of Expectations	IME-1	Allocation of funds with an appropriate nominal value for the work plan at the beginning of the year.	<i>Rexhepi et al. 2024 [31]; C.-C. Chen and Chen 2023 [30]; Ching and Hayashi 2010 [32]; Kurdi, Alshurideh, and Alnaser 2020 [33]; and FGD outcomes among UPK Gemolong employees</i>
	IME-2	The level of employee knowledge of services and procedures at UPK Gemolong.	
	IME-3	Clarity and openness to the company regarding all information on UPK Gemolong services, including limitations and capacity.	
	IME-4	Accuracy in giving rewards to UPK Gemolong customers with applicable terms and conditions.	
	IME-5	Performance evaluation involves UPK Gemolong customers' expectations of the services provided.	

Specific attributes of the Service Reliability dimension focus on the effectiveness and reliability of internal operations that influence service quality. The effectiveness of SOPs for main tasks and functions in each work unit is critical to ensure that work procedures meet standards [27]. The accuracy of the objectives of coordination meetings and weekly meetings are used to evaluate work achievements, ensuring that all work units remain focused on the goals that have been set. The commitment of each work unit to ensuring the correctness and application of essential data shows attention to detail and the quality of the data used in decision-making [28]. Selection tests for prospective workers that contain an orientation assessment indicating zero service errors guarantee that new employees are aware and committed to achieving zero service errors. Additionally, teaching personnel zero service errors helps maintain and improve excellent service standards [29]. Active employee participation in accurately conveying a genuine picture of services to clients fosters trust and transparency in customer communications [30].

Attributes in the Management of Expectations category focus on managing expectations and fulfilling transparent information needs for employees and customers. Allocating the right amount of funds in the initial year work plan ensures that all work units have the resources to achieve their goals [31]. The level of employee understanding of services and procedures at UPK Gemolong is essential for providing accurate and consistent information to clients. The company's clarity and openness regarding all aspects of UPK Gemolong services, including limitations and capacity, shows transparency and openness in communication [30]. Accuracy in distributing rewards to customers following applicable terms and conditions increases customer motivation to continue fulfilling their responsibilities [32]. Performance reviews that include customer expectations of the services provided ensure that customer feedback is considered during service improvement [33]. With INTQUAL's unique attributes, UPK DAPM Gemolong is expected to be able to improve the quality of its internal services, resulting in higher customer satisfaction and trust. It is hoped that the findings of this research can help other microfinance institutions improve the quality of their internal services.

4.3. SERVQUAL Attributes Results

The results of the FSR analysis remain a reference. Based on the results obtained from the FSR calculation results, it is necessary to design relevant SERVQUAL attributes to improve the quality of external services at UPK DAPM Gemolong. This attribute design uses the same approach as INTQUAL, namely with FGD and literature review. However, there are differences between FGD participants in preparing SERVQUAL attributes. Participants or stakeholders include 7 employees who make important decisions or positions that can make business decisions and the 7 oldest customers who have used UPK Gemolong services. The selection of these 7 long-standing customers is expected to provide a broader view of the parts of the service that need to be improved because they have been UPK Gemolong customers for a long time, so they have seen the journey of the services provided

from time to time. The results of this approach produce specific SERVQUAL attributes for financial services in UPK DAPM Gemolong, as shown in Table 2.

Table 2. Attribute for SERVQUAL

SERVQUAL Dimensions	Attributes of Literature Review & FGD Results		Attribute Source	Design
	Attribute Code	Attribute Code		
Tangible	ST-1	Safe money carrying bag for sending loan money to customers	<i>Naini et al. 2022 [34]; Tambunan 2024 [35]; Pušnik et al. 2019 [36]; and FGD outcomes among UPK DAPM Gemolong staff and customers</i>	
	ST-2	Physical or digital poster of UPK Gemolong loan application flow for customers		
	ST-3	The UPK Gemolong loan proposal submission form for customers is easy to understand		
	ST-4	UPK Gemolong's facilities for monitoring the customer loan application process		
Reliability	SR-1	Accuracy of UPK Gemolong employees in recording customer transaction history	<i>Matringe and Power 2024 [37]; U.S. EPA 2018 [38]; Ardiansyah 2023 [39]; C.-C. Chen and Chen 2023 [30]; and FGD outcomes among UPK DAPM Gemolong staff and customers</i>	
	SR-2	Timeliness of disbursement of loan funds for customers (Promised Date)		
	SR-3	UPK Gemolong's ability to provide variations in loan tenor and interest		
	SR-4	UPK Gemolong's skills in handling arrears from customers		
	SR-5	The ability of UPK Gemolong employees to explain the fund lending program		
Responsiveness	SRs-1	UPK Gemolong employees confirm the suitability of the proposed funds for the proposal with the approved funds	<i>Khaleel Khashman 2023 [40];</i>	
	SRs-2	The ability of UPK Gemolong employees to respond to questions relating to funding loan proposals		

Table 2. Attribute for SERVQUAL (Continued)

SERVQUAL Dimensions	Attributes of Literature Review & FGD Results		Attribute Source	Design
	Attribute Code	Attribute Code		
Responsiveness	SRs-3	The speed of UPK Gemolong employees in processing customer fund loans	<i>and FGD outcomes among UPK DAPM Gemolong staff and customers</i>	
	SRs-4	The proactive attitude of UPK Gemolong employees comes to the customer's location to provide services (proposals, installments, arrears)		
Assurance	SA-1	Entrepreneurial skills empowerment training for all UPK Gemolong customers	<i>Karlan and Valdivia 2011 [41]; Ching and Hayashi 2010 [32]; and FGD outcomes</i>	
	SA-2	Providing rewards to UPK Gemolong customers who make installments on time and in the correct installment amount		

	SA-3	Death insurance guarantee for UPK Gemolong customers following insurance requirements (age, health)	<i>among UPK DAPM Gemolong staff and customers</i>
	SA-4	Customers receive certainty of loan funds that UPK Gemolong has approved	
Empathy	SE-1	Adjusting loans to customer repayment capabilities based on the evaluation of the UPK Gemolong verification team	<i>Yildirim and Berber 2020 [42]; Goel and Rastogi 2023[43]; H. G. Chen et al. 2012 [44]; Alexandrescu and Milandru 2018 [45]; and FGD outcomes among UPK DAPM Gemolong staff and customers</i>
	SE-2	Service operational times at times that make it easier for customers (serve during public break hours, 12.00 -13.00)	
	SE-3	Detailed initial verification by UPK Gemolong employees to determine whether the proposal is accepted or not	
	SE-4	Fair handling of UPK Gemolong customers regardless of loan amount	
	SE-5	Providing promotions for businesses run by UPK Gemolong customers	

The quality of the Tangible dimension includes physical aspects and ease of access to information for clients. A secure money-carrying case is vital to ensure physical security during money-lending operations. Additionally, having a physical or digital poster explaining the loan application cycle and a simple application form helps customers understand the process better [34], [35]. Monitoring facilities for the loan application process also provides transparency and easy access for customers, thereby increasing trust and satisfaction [36].

Attributes for the Reliability dimension focus on the reliability and accuracy of services. Employee accuracy in recording customer transactions is crucial to maintaining accurate financial data [37]. Timely disbursement of loans following commitments is also essential in determining client trust in the institution [38]. Additionally, UPK DAPM Gemolong's ability to offer different loan terms and interest rates shows its services' flexibility and adaptability to meet its customers' needs [39]. Skills in managing arrears and employees' ability to explain loan programs in depth reflect the professionalism and quality of the services offered [30].

In the Responsiveness dimension, timeliness of service is crucial in ensuring client happiness. Employees who can quickly and accurately ensure the feasibility of funding requests show that the UPK DAPM Gemolong service pays attention to customer needs. Additionally, the speed of question answering and loan processing adds value to the client experience [40]. The proactive attitude of employees in offering services at customer locations shows dedication and focus on customer comfort.

The proactive attitude of employees in offering services at customer locations shows dedication and focus on customer comfort [41]. Providing rewards to customers who are disciplined in paying installments will motivate good payment behavior [32], while death insurance guarantees provide customers with a greater sense of security. The certainty of approved loan funds ensures that customers receive consistent and reliable service.

The Empathy dimension in service is demonstrated by adjusting the loan to the customer's repayment capacity based on verification evaluation, which reflects concern for the customer's financial situation [42]. Customers benefit from flexible operating hours, such as serving during public breaks. Detailed initial verification and fair treatment, regardless of the loan amount, show that UPK DAPM Gemolong provides transparent and equal services to all consumers [43], [44]. Promoting customer businesses shows UPK DAPM Gemolong's commitment to customer business development [45].

These attributes are intended to meet client expectations and needs while increasing the efficiency and effectiveness of services at UPK DAPM Gemolong. This SERVQUAL attribute is intended to improve financial services in terms of both service quality and customer happiness. It is hoped that the attributes found in the research will help other non-bank financial institutions improve the quality of their services.

4.4. Lesson Learned

Based on the FSR analysis from 2015 to 2022, it can be seen that although the FSR value of UPK DAPM Gemolong is constantly above 100%, there is a consistent downward trend. That result indicates that UPK DAPM Gemolong's income is still greater than expenditure, but operational efficiency has decreased over time. This decline can be attributed to external challenges such as competition with other financial institutions, a decrease in the number of customers, and internal challenges related to human resource management and operations. Forecasting results show that FSR could fall below 100% without improvement in 2025, meaning revenue will no longer be enough to cover expenses. Regarding forecasting results, UPK DAPM Gemolong needs to identify and overcome these problems strategically to ensure financial sustainability in the future.

The proposed strategic steps include improving service quality, more efficient operational cost management, and diversifying revenue streams. Improve service quality by increasing employee training and development and introducing INTQUAL and SERVQUAL attributes, designed based on Focus Group Discussions (FGD) and literature reviews. INTQUAL focuses on internal service reliability, while SERVQUAL focuses on improving external service quality. By implementing these developed attributes, UPK DAPM Gemolong is expected to increase customer satisfaction and trust, which in turn can contribute to stability and increased income.

5. CONCLUSION

This research focuses on financial sustainability and service quality at UPK DAPM Gemolong. The research results show that the FSR UPK DAPM Gemolong decreased from 2015 to 2022 but remains above 100%. This decrease indicates a decrease in efficiency or an increase in operational costs not covered by an increase in income. FSR Forecasting estimates that if there are no service improvements, FSR will continue to fall below 100% in 2025. In order to overcome these difficulties, strategic initiatives are needed to improve operational efficiency and service quality. This research produces service quality attributes using the INTQUAL and SERVQUAL techniques, where INTQUAL consists of 11 attributes in 2 dimensions, while SERVQUAL consists of 22 attributes in 5 dimensions. With these specially created service qualities, UPK DAPM Gemolong is expected to be able to improve the quality of internal and external services, thereby increasing customer satisfaction and trust. An in-depth understanding of financial sustainability and determining service quality attributes based on financial sustainability evaluations can significantly improve operational effectiveness, service quality, and overall organizational performance. This research provides a strong foundation for other non-bank financial companies to improve the quality of their services and financial sustainability.

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