Analysis of the Satisfaction Level of OVO Application Users in Jabodetabek

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Abstract

This research aims to analyze the level of satisfaction of OVO application users in the Jabodetabek area and the factors that influence user satisfaction. The research method used is a quantitative approach with a cross-sectional survey method. The research population consists of individuals who currently or have previously used the OVO application, with a sample of 133 OVO application users in Jabodetabek who were selected using purposive sampling. Data was collected through a questionnaire distributed online via Google Form. The research instrument was tested for validity and reliability. The data analysis techniques used are independent sample t-test, average or mean test, and standard deviation. The research results show that there are varying levels of satisfaction among OVO application users. Several respondents were satisfied with the ease of transactions and attractive promos offered by the application, but there were also aspects that still needed to be improved, such as information presentation and transaction security. Recommendations for further research are to expand the distribution of respondents, increase the sample size, and involve a more comprehensive approach in measuring user satisfaction of the OVO application. It is hoped that this research can provide valuable insight for companies in improving the service quality and user experience of the OVO application in the Jabodetabek area.

Keyword: User Satisfaction; OVO application; Descriptive Analysis; Sample Independent T-test; Mean

1. Introduction

In today's digital era, online transactions have become commonplace among the public. Various activities such as paying bills, purchasing goods, or transferring money can be done easily through devices such as smartphones or laptops (Bank Indonesia, 2023a). With online transactions, payments can be made more easily, quickly and practically. One of the tools used in making online transactions is a digital wallet, digital wallets have become a commonly used part of people's lives today. This application allows users to make various kinds of transactions, from ordering food, shopping online, paying insurance, to buying food at the nearest stall (CNBC Indonesia, 2022). Digital wallets have become part of people's daily lives where within a week about one to two times using transaction payments reaches 68%. The existence of digital wallets such as OVO, Gopay, Dana, Linkaja makes humans consumptive due to the ease of transaction services through digital (Situmorang, 2021).

OVO, as one of the digital wallet applications, is a popular choice among Indonesians. This is evident through research conducted by Insight Asia, which involved 1300 respondents in several major cities in Indonesia such as Jabodetabek, Bandung, Medan, Makassar, Palembang, and Pekanbaru, showing that in 2022, OVO was ranked second in most usage. As many as 70% of the respondents use OVO as their digital wallet (Bank Indonesia, 2023). OVO has integrated their products into the transportation, retail and e-commerce sectors. OVO has also collaborated with a number of other apps to help increase the scope of its services. For example, OVO has collaborated with Grab and Tokopedia to be used as a payment method tool in transportation services and online shopping (Nurjanah, 2020).

According to data taken from Ekonomi Republika (2022), OVO was once one of the top-ranked Financial Technology (Fintech) applications that often received positive discussions among the public, especially users of digital wallet applications. The survey was conducted by YouGov Brand Index which was conducted for one year, starting from September 1, 2018 to August 1, 2019. The results of the survey stated that, OVO got the second position of the 715 most popular brands in Indonesia with a score of 80.5 out of 100. However, in the latest survey, OVO's performance has decreased so that its ranking has dropped. This can be seen from the data provided by YouGov Brand Index (2024) which conducted a survey for one year from January 1, 2023 to January 1, 2024. According to the survey results, OVO is currently ranked fourth among several Financial Technology (Fintech) brands in Indonesia. This information can be seen in the results of the survey conducted by YouGov Brand Index.

Table 1. TOP Brand Index Fintech in Indonesia

No	Brands	Buzz Score	Score Change	Rank Change
1	Gopay	48.4	-2	+1
2	Shopee Pay	45	+2.4	+1
3	DANA	44.6	-8.2	-2
4	OVO	35.3	-4.7	0
5	Shopee Pay Later	18.4	+0.4	+3

Sumber: YouGov Brand Index (2024)

A factor that can influence users to use a product/service continuously is customer satisfaction when using the product or service. According to Wibawa (2019), satisfaction

refers to the positive or negative feelings felt by individuals or users after comparing the results of using a product or service with their expectations. So, the reason why the current performance of the OVO application has decreased and has not been able to match other digital wallet applications is due to the problems or obstacles felt by users when they use the OVO application which makes them dissatisfied with the OVO application.

According to Alanzi (2022) there are three dimensions in determining user satisfaction in using an application, namely ease of use, system information settings, and usability. Researchers found that there were several reviews from OVO application users that showed dissatisfaction when using the OVO application. Users experienced problems in using the OVO application, from the registration process to re-verification when withdrawing balances. These difficulties made them feel less satisfied and comfortable. These complaints indicate that users do not understand how the OVO application works properly, in accordance with the dimension of customer satisfaction related to ease of use.

Furthermore, users experienced various problems when using the OVO app, including not being able to recover quickly when experiencing problems and a lack of clear information on how to proceed with their problem reports. Despite reporting problems to OVO Customer Service (CS), users felt that their problems had not been resolved and received no follow-up. The payment feature often crashes and is difficult to access. These complaints are in line with the customer satisfaction dimension related to system information settings, In addition, users also face difficulties in daily transactions such as credit purchases, balance top-ups, and money transfers. This shows that OVO still has challenges in its application functions, which results in users feeling less helpful in carrying out transactions. These complaints reflect dimensions of customer satisfaction related to application usability.

This is in accordance with the results of pre-research conducted by researchers. An initial survey of 30 respondents who used the OVO application showed that the respondents were dissatisfied when using the application. Where the pre-research results show that the majority of users feel that the OVO application is quite difficult to use, does not meet their expectations, and there are several problems in the presentation and structure of information in the application. In addition, the OVO application is considered not to meet the expectations or needs of users well.

2. Literatur Review

2.1 User Satisfaction

Satisfaction or satisfaction is a feeling of pleasure that arises from a person or user who has compared the results of the product or service used against the expected results (Nurjanah, 2020). According to Nariyari et al. (2022)satisfaction is a response that arises from a person when they feel happy or disappointed with the results of a service or product that is compared based on expectations. Satisfaction can also refer to fulfillment that exceeds customer expectations of the services and products offered. Customer satisfaction is the top priority. The satisfaction created encourages someone to continue making transactions, thus creating loyalty. Therefore, companies must always strive to create customer satisfaction through the various features and services they offer in their applications (Febrilia et al., 2022). Sharabati et al. (2022) state that customer satisfaction has a significant impact on consumer behavior. When someone is satisfied with a service or product, they tend to make repeat purchases, use the product or service consistently, give positive recommendations to others, maintain loyalty to the brand, and have a sustainable intention to continue to buy or use the product or service.

According to Alanzi (2022) states in his research that there are dimensions of user satisfaction which include, the ease of use dimension, this refers to how easily

users can learn and use the application without facing obstacles or difficulties. There are six indicators, namely easy to use, easy to understand, clear and understandable, flexible, controllable, satisfaction. Then the dimension of the information system arrangement, this refers to how the information in the application is organized and displayed to users, as well as arrangements that support a good user experience. There are six indicators, namely ease of recovery, information clarity and feedback, ease of access to services, feature and function completeness, ease of interface use, navigation consistency. And the Usefulness dimension, This refers to how useful and relevant the features offered by the application are to its users. There are five indicators, work more quickly, improve job performance, increase productivity, make job easier, useful.

3. Materials and Methods

3.1 Research Design

This research utilizes a quantitative approach using a cross-sectional survey method. In this study, the cross-sectional survey method is used to collect data using a questionnaire tool distributed online to all OVO App users in Jabodetabek through the Google Forms feature. The collected data will be statistically analyzed using relevant software. The population in this study are people who use the OVO application or at least have used the OVO application, especially in the Jabodetabek area.

Samples were taken using nonprobability sampling techniques. The nonprobability sampling method used in this study is judgmental/purposive sampling. To determine the sample size to be studied, the researcher used the Hair formula because the population size was not known with certainty. Therefore, it is recommended that the sample size be determined based on the number of indicators multiplied by 5 to 10 (Darma, 2023). Based on this calculation, the minimum sample size used in this study was 119 respondents.

3.2 Data Analysis

3.2.1 Descriptive Analysis

In this study, researchers used descriptive analysis. According to Parashakti & Putriawati (2020) Descriptive analysis is the process of describing, studying, and explaining something as it is, and concluding observable phenomena by utilizing numerical data. Descriptive data in this study were obtained through a questionnaire distributed to 119 respondents. Each aspect of each statement will be assessed based on its proportion in the final calculation of the questionnaire, Based on the calculation, the assessment criteria can be obtained as follows:

Table 2. Weighted Variable Criteria Score

Criteria Score	User Satisfaction (S+SS)
0% - 25%	Very Low
26% - 50%	Low
51% - 75%	High
76% - 100%	Very High

Sumber: Chandra et al. (2022)

3.2.2 Sample Independent T-test

In this study, this analysis was used to identify whether there is a significant difference in the level of satisfaction and usage of the OVO app between different

groups of participants. Independent sample t-test measurement through SPSS version 29. At a significance level of $\alpha = 0.05$ (5%).

3.2.3 Mean

Mean is a statistical technique used to compare the differences between the averages of several groups, allowing researchers to draw conclusions from the data. The results calculated using this formula are then compared with the user satisfaction level table. The criteria for Likert type scale evaluation are determined by dividing the range of mean values from the scale:

a. The Likert scale 1-4 has a value range from 1 to 4. The total range is 4 - 1 = 3.
b. The interval width for each category can be calculated by dividing the total range by the number of categories. In this case, interval width = 3 / 4 = 0.75.

Table 3. Mean Value Range

Satisfaction Level	Category
1,00 – 1,75	Very Dissatisfied
1,76 – 2,50	Dissatisfied
2,51 – 3,25	Satisfied
3,26 – 4,00	Very Satisfied

Source: Maulina et al. (2021)

3.2.4 Standard Deviation

The standard deviation test is used in this research to measure the spread or variation of data from the mean value (Dilla et al., 2024). The level of variation and data consistency is observed from the standard deviation value of each item in the dimension. If the standard deviation value is high, it indicates that the item has significant variation. Conversely, if the standard deviation value is low, it means the items in that dimension are consistent.

4. Result

4.1 Respondent Profile

Through the distribution of the questionnaire, 133 respondents who met the criteria for this study were obtained. This number is sufficient for the minimum required sample size of 119 respondents. The characteristics of the respondents included in this study encompass gender, last education, age, occupation, and place of residence.

Table 4. Respondent Characteristics

Respondent Profile		Frequency	Percentage
Gender	Male	83	62,4%
	Female	50	37,6%
Last Education	Highschool (SMA/K)	40	30,1%
	Diploma (D1-D4)	43	32,3%
	Bachelor (S1)	47	35,3%
	Master's (S2)	3	2,3%
Age	18-29	103	77,4%
	30-39	28	21,1%
	40-49	2	1,5%
Occupation	Student	90	67,7%

Respondent Profile		Frequency	Percentage
	Private Employee/Government Employee/Entrepreneur	43	32,3%
Place of Residence	Jakarta	52	39,1%
	Bogor	17	12,8%
	Depok	19	14,3%
	Tangerang	21	15,8%
	Bekasi	24	18%

Source: Data processed by the researcher (2024)

In the table above, the characteristics of the respondent profiles in this study, involving 133 OVO application users in Jabodetabek, are shown. The majority of the respondents are male, totaling 83 individuals. Most respondents have completed their last education level at the Bachelor's degree (S-1) level, with 47 respondents. The majority of the respondents are aged 18-29 years, amounting to 103 respondents. Regarding occupation, most respondents are students, totaling 90 respondents. On average, the respondents reside in Jakarta, with a total of 52 respondents.

4.2 Instrument Data Testing

4.2.1 Validity Test

An instrument is considered valid if it accurately measures what it is supposed to measure and reveals what it intends to reveal. Additionally, the instrument is deemed valid if the correlation coefficient r count > r table. In this study, the researcher used the Pearson Product Moment correlation formula with a 5% significance level. This validity test was conducted using SPSS software.

Table 5. Validity Test

Dimension	*Item*	N	**R** count	**R** table	Information
Ease of Use	Item 1	133	0,797	0,1703	**Valid**
	Item 2	133	0,760	0,1703	**Valid**
	Item 3	133	0,660	0,1703	**Valid**
	Item 4	133	0,720	0,1703	**Valid**
	Item 5	133	0,787	0,1703	**Valid**
	Item 6	133	0,737	0,1703	**Valid**
	Item 7	133	0,799	0,1703	**Valid**
	Item 8	133	0,717	0,1703	**Valid**
System Information Arrangement	Item 9	133	0,716	0,1703	**Valid**
	Item 10	133	0,783	0,1703	**Valid**
	Item 11	133	0,693	0,1703	**Valid**
	Item 12	133	0,704	0,1703	**Valid**
	Item 13	133	0,762	0,1703	**Valid**
	Item 14	133	0,716	0,1703	**Valid**
Usefulness	Item 15	133	0,670	0,1703	**Valid**
	Item 16	133	0,645	0,1703	**Valid**
	Item 17	133	0,685	0,1703	**Valid**
	Item 18	133	0,732	0,1703	**Valid**
	Item 19	133	0,701	0,1703	**Valid**

Dimension	*Item*	N	**R** count	**R** table	Information
	Item 20	133	0,774	0,1703	**Valid**
	Item 21	133	0,689	0,1703	**Valid**

Source: Data processed by the researcher (2024)

After conducting the validity test on the data using SPSS 29 software, it is evident in table above that all r count values are greater than r table, which is 0.1703 at a 5% significance level. Therefore, these statement items are valid for use in the study.

4.2.2 Reliability Test

Reliability indicates that an instrument is sufficiently trustworthy or suitable for use as a data collection tool because the instrument is well-constructed. A variable is considered reliable if it has a Cronbach's Alpha value greater than 0.60, whereas a Cronbach's Alpha value less than 0.60 indicates unreliability. The closer the alpha value is to one, the higher the reliability of the data (Anthony, 2020).

Table 6. Reliability Test

Dimension	N	Alpha Value	Cronbach's Alpha	Information
Ease of Use	133	0,885	> 0,60	**Reliabel**
System Information Arrangement	133	0,824	> 0,60	**Reliabel**
Usefulness	133	0,824	> 0,60	**Reliabel**

Source: Data processed by the researcher (2024)

After conducting the reliability test on the obtained data using SPSS 29 software, it is evident in table above that all Cronbach's Alpha values for the three dimensions are greater than 0.60. It can be concluded that the research instrument is reliable or trustworthy.

4.3 Data Analysis Results

4.3.1 Descriptive Analysis

Table 7. Frequency of Responses for the Ease of Use Dimension

No	Statement		Answer			
			STS	**TS**	**S**	**SS**
1	In my opinion, the OVO application is easy to use.	F	4	6	82	41
		%	3%	4,5%	61,7%	30,8%
		Total (%)	**7,5%**		**92,5%**	
2	I find it easy to learn and quickly understand how to use this application.	F	3	17	63	50
		%	2,3%	12,8%	47,4%	37,6%
		Total (%)	**15%**		**85%**	
3	I really like the appearance of the OVO application.	F	3	25	71	34
		%	2,3%	18,8%	53,4%	25,6%
		Total (%)	**21,1%**		**78,9%**	
4	In my opinion, the information in the application is well	F	2	26	55	50
		%	1,5%	19,5%	41,4%	37,6%

No	Statement		Answer			
			STS	TS	S	SS
	organized, making it easy for me to find the information I need.	**Total (%)**	**21,1%**		**78,9%**	
5	In my opinion, the OVO application is user-friendly, making me feel comfortable using it.	F	3	12	72	46
		%	2,3%	9%	54,1%	34,6%
		Total (%)	**11,3%**		**88,7%**	
6	I feel the time required to use this application is appropriate.	F	2	19	65	47
		%	1,5%	14,3%	48,9%	35,3%
		Total (%)	**15,8%**		**84,2%**	
7	I will use this application again.	F	3	10	80	40
		%	2,3%	7,5%	60,2%	30,1%
		Total (%)	**9,8%**		**90,2%**	
8	Overall, I am satisfied with this application.	F	4	12	71	46
		%	3%	9%	53,4%	34,6%
		Total (%)	**12%**		**88%**	
Average Total (%)			**14,2%**		**85,8%**	

Source: Data processed by the researcher (2024)

The average percentage of "agree" and "strongly agree" responses for the ease of use dimension is 85.8%. This indicates that the ease of use dimension falls into the very high category (76%-100%).

Table 8. Frequency of Responses for the System Information Arrangement Dimension

No	Statement		Answer			
			STS	TS	S	SS
1	In my opinion, whenever I encounter an issue using the OVO application, I can recover easily and quickly.	F	3	27	77	26
		%	2,3%	20,3%	57,9%	19,5%
		Total (%)	**22,6%**		**77,4%**	
2	In my opinion, the OVO application is quite good at providing information related to the progress of the actions I take.	F	3	23	65	42
		%	2,3%	17,3%	48,9%	31,6%
		Total (%)	**19,5%**		**80,5%**	
3	In my opinion, the OVO application provides an acceptable way to access various transaction or payment services.	F	2	13	75	43
		%	1,5%	9,8%	56,4%	32,3%
		Total (%)	**11,3%**		**88,7%**	
4	In my opinion, the OVO application's interface allows the use of all features (such as top up, transfer, bill payment, entering promo codes, etc.) offered.	F	3	7	65	58
		%	2,3%	5,3%	48,9%	43,6%
		Total (%)	**7,5%**		**92,5%**	
5		F	3	9	82	39

No	Statement		Answer			
			STS	TS	S	SS
	In my opinion, the OVO application meets all the functions and capabilities I expect.	%	2,3%	6,8%	61,7%	29,3%
		Total (%)	**9%**		**91%**	
6	In my opinion, navigation in the OVO application is consistent when switching between screens.	F	3	12	79	39
		%	2,3%	9%	59,4%	29,3%
		Total (%)	**11,3%**		**88,7%**	
	Average Total (%)		**13,6%**		**86,4%**	

Source: Data processed by the researcher (2024)

The average percentage of "agree" and "strongly agree" responses for the system information arrangement dimension is 86.4%. This indicates that the system information arrangement dimension falls into the very high category (76%-100%).

Table 9. Frequency of Responses for the Usefulness Dimension

No	Statement		Answer			
			STS	TS	S	SS
1	In my opinion, this application will be useful for fulfilling daily transaction needs.	F	2	5	83	43
		%	15%	3,8%	62,4%	32,3%
		Total (%)	**5,3%**		**94,7%**	
2	In my opinion, the OVO application provides extensive access to all payment services.	F	2	5	73	53
		%	1,5%	3,8%	54,9%	39,8%
		Total (%)	**13,5%**		**86,5%**	
3	In my opinion, the OVO application helps manage finances, payments, and transactions effectively.	F	7	11	68	47
		%	5,3%	6,3%	51,1%	35,3%
		Total (%)	**13,5%**		**86,5%**	
4	In my opinion, this application makes it very easy for me to conduct online transactions.	F	2	7	69	55
		%	1,5%	5,3%	51,1%	41,4%
		Total (%)	**6,8%**		**93,2%**	
5	In my opinion, using the OVO application gives me more opportunities to get various interesting promos.	F	2	16	68	47
		%	1,5%	12%	51,1%	35,3%
		Total (%)	**13,5%**		**86,5%**	
6	I am confident that all transaction payments I make using this application will be received by the recipient quickly.	F	2	16	65	50
		%	1,5%	12%	48,9%	37,5%
		Total (%)	**13,5%**		**86,5%**	
7	I feel comfortable and secure storing money and making various transactions using this application.	F	5	14	74	40
		%	3,8%	10,5%	55,6%	30,1%
		Total (%)	**14,3%**		**85,7%**	

No	Statement	Answer			
		STS	TS	S	SS
Average Total (%)		10,3%		89,7%	

Source: Data processed by the researcher (2024)

The average percentage of "agree" and "strongly agree" responses for the usefulness dimension of the OVO application is 89.7%. This indicates that the usefulness dimension falls into the very high category (76%-100%).

From the above percentage analysis, it can be concluded that user satisfaction with the OVO application reaches 87.3%, placing it in the "very high" category according to the criteria (76%-100%). This is supported by the dimensions of usefulness, system information arrangement, and ease of use.

4.3.2 Mean

Table 10. Mean Responses for Ease of Use Dimension

No	Statement	*Mean*
1	In my opinion, the OVO application is easy to use.	3,2
2	I find it easy to learn and quickly understand how to use this application.	3,2
3	I really like the appearance of the OVO application.	3,0
4	In my opinion, the information in the application is well-organized, making it easy to find the information I need.	3,2
5	In my opinion, the OVO application is user-friendly, making me feel comfortable using it.	3,2
6	I feel the time required to use this application is appropriate.	3,2
7	I will use this application again.	3,2
8	Overall, I am satisfied with this application.	3,2
Average		**3,2**

Source: Data processed by the researcher (2024)

Based on the mean analysis, it can be concluded that user responses regarding the ease of use of the OVO application have an average score of 3.2. According to the mean score range, this result falls into the "satisfied" category (2.51 – 3.25).

Table 11. Mean Responses for System Information Arrangement Dimension

No	Statement	*Mean*
1	In my opinion, whenever I encounter problems using the OVO application, I can recover easily and quickly.	2,9
2	In my opinion, the OVO application is quite good at providing information about the progress of actions I take.	3,1
3	In my opinion, the OVO application provides an acceptable way to access various transaction or payment services.	3,2
4	In my opinion, the OVO application's interface allows the use of all features offered (such as top-up, transfer, bill payment, entering promo codes, etc.) and the information	3,3

No	Statement	*Mean*
	in the application is well-organized, making it easy to find the information I need.	
5	In my opinion, the OVO application meets all the functions and capabilities I expect.	3,2
6	In my opinion, navigation in the OVO application is consistent when moving between screens.	3,2
	Average	**3,2**

Source: Data processed by the researcher (2024)

Based on the mean analysis from the table above, it can be concluded that the system information arrangement dimension of the OVO application has an average score of 3.2. According to the mean score range, this result falls into the "satisfied" category (2.51 – 3.25).

Table 12. Mean Responses for Usefulness Dimension

No	Statement	*Mean*
1	In my opinion, this application will be useful for fulfilling daily transaction needs.	3,3
2	In my opinion, the OVO application provides extensive access to all payment services.	3,3
3	In my opinion, the OVO application helps manage finances, payments, and transactions effectively.	3,2
4	In my opinion, this application makes it very easy for me to conduct online transactions.	3,3
5	In my opinion, using the OVO application gives me more opportunities to get various interesting promos.	3,2
6	I am confident that all transaction payments I make using this application will be received by the recipient quickly.	3,2
7	I feel comfortable and secure storing money and making various transactions using this application.	3,1
	Average	**3,2**

Source: Data processed by the researcher (2024)

Based on the analysis of the table above, it can be concluded that the usability dimension of the OVO application received an average score of 3.2. According to the mean score range, this result falls into the "satisfied" category (2.51 – 3.25).

From the above analysis, each dimension has the same average score of 3.2. Thus, it can be concluded that all three dimensions of user satisfaction with the OVO application fall into the "satisfied" category (2.51 – 3.25). This indicates that these three dimensions have an impact on the level of user satisfaction with the OVO application.

4.3.3 Standard Deviation

If the standard deviation value is high, it means the item has a large variation. Conversely, if the standard deviation value is low, it means the item in the dimension is consistent.

Table 13. Standard Deviation of Ease of Use Dimension

Item	N	Mean	Standard Deviation
USE 1	133	3,2	0,66
USE 2	133	3,2	0,75
USE 3	133	3,0	0,73
USE 4	133	3,2	0,78
USE 5	133	3,2	0,70
USE 6	133	3,2	0,73
USE 7	133	3,2	0,66
USE 8	133	3,2	0,72

Source: Data processed by the researcher (2024)

Based on the table above, the standard deviation test was conducted for eight items related to ease of use. The test results show that the standard deviation ranges from 0.66 to 0.78. Item USE 4 has the highest standard deviation of 0.78, while items USE 1 and USE 7 have the lowest standard deviation of 0.66. This indicates variation in respondent responses to these items, with USE 4 showing the greatest variation in responses related to the ease of use dimension. In contrast, USE 1 and USE 7 show that respondent responses are consistent for these statements related to the ease of use dimension.

Table 14. Standard Deviation of System Information Arrangement Dimension

Item	N	Mean	Standard Deviation
SIA 1	133	2,9	0,70
SIA 2	133	3,1	0,76
SIA 3	133	3,1	0,67
SIA 4	133	3,3	0,68
SIA 5	133	3,2	0,65
SIA 6	133	3,2	0,67

Source: Data processed by the researcher (2024)

Based on the table above, the standard deviation test was conducted for six items related to system information arrangement. The test results show that the standard deviation ranges from 0.65 to 0.76. Indicator SIA 2 has the highest standard deviation of 0.76, indicating the greatest variation in respondent responses related to the system information arrangement dimension. Conversely, indicator SIA 5 has the lowest standard deviation of 0.65, indicating that respondent responses are consistent for this statement related to the system information arrangement dimension.

Table 15. Standard Deviation of Usefulness Dimension

Item	N	Mean	Standard Deviation
USF 1	133	3,3	0,60
USF 2	133	3,3	0,62
USF 3	133	3,2	0,79
USF 4	133	3,3	0,65

Item	N	Mean	Standard Deviation
USF 5	133	3,2	0,70
USF 6	133	3,2	0,71
USF 7	133	3,1	0,74

Source: Data processed by the researcher (2024)

Based on the table above, the standard deviation test was conducted for seven items related to the usability dimension. The analysis results show that the standard deviation ranges from 0.60 to 0.79. Statement USF 3 has the highest standard deviation of 0.79, indicating the greatest variation in respondent responses related to the usability dimension. Conversely, statement USF 1 has the lowest standard deviation of 0.60, indicating that respondent responses are consistent for this statement related to the usability dimension.

4.3.4 Independent Sample T-test

In this study, the analysis was used to identify whether there are significant differences in satisfaction levels and usage of the OVO application among different groups of participants.

Table 16. Independent Sample T-test Results for Ease of Use Dimension

Category	Group	N	Mean	Standard Deviation	df	t value	p value
Gender	Male	83	3,2	0,439	131	1,770	0,079
	Female	50	3,0	0,649	131		
Age	<30 years	103	3,1	0,511	131	-2,659	0,009
	>30 years	30	3,4	0,556			
Residence	Jakarta	52	3,1	0,556	67	-1,941	0,057
	Bogor	17	3,3	0,183			
	Jakarta	52	3,1	0,556	69	-0,575	0,567
	Depok	19	3,2	0,784			
	Jakarta	52	3,1	0,556	71	-0,273	0,786
	Tangerang	21	3,1	0,555			
	Jakarta	52	3,1	0,556	74	-0,264	0,792
	Bekasi	24	3,1	0,369			
	Bogor	17	3,3	0,183	34	0,878	0,386
	Depok	19	3,2	0,784			
	Bogor	17	3,3	0,183	36	1,620	0,114
	Tangerang	21	3,1	0,555			
	Bogor	17	3,3	0,183	39	2,406	0,021
	Bekasi	24	3,1	0,369			
	Depok	19	3,2	0,784	38	0,266	0,791
	Tangerang	21	3,1	0,555			
	Depok	19	3,2	0,784	41	0,349	0,729
	Bekasi	24	3,1	0,369			
	Tangerang	21	3,1	0,555	43	0,045	0,964
	Bekasi	24	3,1	0,369			
Occupation	Student	90	3,1	0,493	131	-2,478	0,014

Category	Group	N	Mean	Standard Deviation	df	t value	p value
	Employee/ Government Employee	43	3,3	0,584			

Source: Data processed by the researcher (2024)

Based on the table of independent sample t-test results for the ease of use dimension, there are some significant differences in the satisfaction levels of respondents, as indicated by p-values smaller than $\alpha = 0.05$. First, in the age category, the analysis shows a difference in satisfaction levels between respondents under 30 years and those over 30 years, with a p-value of 0.009. Second, in the residence category, the analysis shows a difference in satisfaction levels between respondents residing in Bogor and Bekasi, with a p-value of 0.021. Third, in the occupation category, there is a difference in satisfaction levels between students and private/government employees, with a p-value of 0.014.

Table 17. Independent Sample T-test Results for System Information Arrangement Dimension

Category	Group	N	Mean	Standard Deviation	df	*t value*	*p value*
Gender	Male	83	3,2	0,454	131	1,617	0,108
	Female	50	3,0	0,567	131		
Age	<30 years	103	3,0	0,472	131	-2,414	0,017
	>30 years	30	3,3	0,560			
Residence	Jakarta	52	3,0	0,481	67	-2,726	0,008
	Bogor	17	3,3	0,175			
	Jakarta	52	3,0	0,481	69	-1,885	0,064
	Depok	19	3,3	0,723			
	Jakarta	52	3,0	0,481	71	-0,414	0,680
	Tangerang	21	3,1	0,534			
	Jakarta	52	3,0	0,481	74	-0,181	0,857
	Bekasi	24	3,0	0,317			
	Bogor	17	3,3	0,758	34	0,256	0,800
	Depok	19	3,3	0,723			
	Bogor	17	3,3	0,175	36	2,019	0,051
	Tangerang	21	3,1	0,534			
	Bogor	17	3,3	0,175	39	3,606	< 0,001
	Bekasi	24	3,0	0,317			
	Depok	19	3,3	0,723	38	1,138	0,262
	Tangerang	21	3,1	0,534			
	Depok	19	3,3	0,723	41	1,588	0,120
	Bekasi	24	3,0	0,317			
	Tangerang	21	3,1	0,534	43	0,261	0,795
	Bekasi	24	3,0	0,317			
Occupation	Student	90	3,0	0,467	131	-2,559	0,012

Category	Group	N	Mean	Standard Deviation	df	*t value*	*p value*
	Employee/ Government Employee	43	3,3	0,538			

Source: Data processed by the researcher (2024)

Based on the table of independent sample t-test results for the system information arrangement dimension, there are some differences in the satisfaction levels of respondents, as indicated by p-values smaller than $\alpha = 0.05$. First, in the age category, the analysis shows a difference in satisfaction levels between respondents under 30 years and those over 30 years, with a p-value of 0.017. Second, in the residence category, the analysis shows a difference in satisfaction levels between respondents residing in Jakarta and Bogor, with a p-value of 0.008, and between Bogor and Bekasi, with a p-value of <0.001. Third, in the occupation category, there is a difference in satisfaction levels between students and private/government employees, with a p-value of 0.012.

Table 18. Independent Sample T-test Results for Usefulness Dimension

Category	Group	N	Mean	Standard Deviation	df	*t value*	*p value*
Gender	Male	83	3,3	0,439	131	2,727	0,007
	Female	50	3,0	0,649	131		
Age	<30 years	103	3,1	0,446	131	-2,186	0,031
	>30 years	30	3,4	0,566			
Residence	Jakarta	52	3,1	0,464	67	-2,426	0,018
	Bogor	17	3,4	0,127			
	Jakarta	52	3,1	0,464	69	-0,575	0,567
	Depok	19	3,2	0,700			
	Jakarta	52	3,1	0,464	71	-0.273	0,567
	Tangerang	21	3,2	0,499			
	Jakarta	52	3,1	0,464	74	0,12	0,991
	Bekasi	24	3,1	0,363			
	Bogor	17	3,4	0,127	34	0,378	0,354
	Depok	19	3,3	0,700			
	Bogor	17	3,4	0,183	36	1,663	0,105
	Tangerang	21	3,2	0,555			
	Bogor	17	3,4	0,183	39	3,028	0,004
	Bekasi	24	3,1	0,369			
	Depok	19	3,3	0,700	38	0,743	0,462
	Tangerang	21	3,2	0,599			
	Depok	19	3,3	0,700	41	1,294	0,101
	Bekasi	24	3,1	0,363			
	Tangerang	21	3,2	0,499	43	0,557	0,581
	Bekasi	24	3,1	0,363			
Occupation	Student	90	3,1	0,452	131	-1,773	0,078

Category	Group	N	Mean	Standard Deviation	df	*t value*	*p value*
	Employee/ Government Employee	43	3,3	0,529			

Source: Data processed by the researcher (2024)

Based on the table of independent sample t-test results for the usefulness dimension, there are some differences in the satisfaction levels of respondents, as indicated by p-values smaller than $\alpha = 0.05$. First, in the gender category, the analysis shows a difference in satisfaction levels between male and female respondents, with a p-value of 0.007. Second, in the age category, there is a difference in satisfaction levels between respondents under 30 years and those over 30 years, with a p-value of 0.031. Third, in the residence category, the analysis shows a difference in satisfaction levels between respondents residing in Jakarta and Bogor, with a p-value of 0.018, and between Bogor and Bekasi, with a p-value of 0.004.

5. Discussion

a) Ease of use is a key factor in determining user satisfaction with the OVO application. The study results show that 85.8% of respondents find the application easy to use. However, despite the overall high level of satisfaction, there are significant differences in satisfaction based on age and gender. For instance, users under 30 years old report a more positive experience compared to users over 30. This indicates that developers need to consider the specific preferences and needs of different demographic groups to enhance the overall user experience.

b) The information system settings in the OVO application play a crucial role in providing an optimal user experience. With 86.4% of respondents stating that information is well-presented, it indicates that OVO has succeeded in organizing clear and easily accessible information. However, analysis shows variations in satisfaction based on location, where users in Jakarta have different satisfaction levels compared to users in Bogor and Bekasi. This suggests the need for adjustments in information presentation to be more responsive to the needs of users in different regions. Developers must ensure that the information provided is not only clear and accurate but also relevant and easily accessible to all users, including in terms of navigation and interface consistency.

c) The usability dimension refers to how useful the OVO application is for users in conducting transactions and managing daily finances. The study results show that 89.7% of respondents find the application very useful, helping them work faster and increase productivity. Usability indicators include the application's ability to speed up work, improve performance, and facilitate daily tasks. However, differences in satisfaction based on gender and age suggest that certain features may be more relevant to specific user groups. Therefore, developers need to continuously update and adjust application features to remain relevant and useful to all users, as well as consider user feedback for future feature development.

6. Conclusion, Implication, and Recommendation

6.1 Conclusion

Based on the percentage results, the user satisfaction level with the OVO application falls into the "very high" category. This is supported by the three dimensions of user satisfaction: ease of use, which is measured by ease to use, ease to learn, flexibility, and controllability. System information arrangement is measured by feature

and function completeness, ease of interface use, and navigation consistency. Then, usefulness is measured by work more quickly, improve job performance, and increase productivity. This indicates that users have a very high level of satisfaction with the OVO application.

Based on the rating or average results, the user satisfaction level with the OVO application falls into the "satisfied" category, meaning that the average user is satisfied with the OVO application. This is supported by the three dimensions of user satisfaction: ease of use, which is measured by ease to use, ease to learn, flexibility, and controllability; system information arrangement, which is measured by ease of access to services, feature and function completeness, and ease of interface use; and usefulness, which is measured by work more quickly, improve job performance, and usefulness. This indicates that users agree that they are satisfied with the OVO application.

The results of the independent sample t-test analysis show that, in the ease of use dimension, there are differences in satisfaction related to age, domicile, and occupation groups. In the system information arrangement dimension, differences were found in age and occupation groups. In the usefulness dimension, differences were seen in age and domicile groups.

6.2 Implication

6.2.1 Theoretical Implication

Based on the analysis conducted, it can be concluded that the three dimensions ease of use, information system management, and usefulness have a strong correlation in determining user satisfaction levels. This study confirms the relevance of these factors in measuring customer satisfaction. These findings can serve as a foundation for further empirical research in the future, as well as provide insights for application developers to understand the factors that influence user satisfaction.

In research measuring user satisfaction with an application, it is possible to add several dimensions by combining EUCS dimensions with the TAM theory to deepen the analysis related to user satisfaction with the application.

6.2.2 Practical Implication

Practically, although OVO has successfully met user expectations in terms of ease of use, information management, and usability, there is still room for improvement. Developers are advised to focus on developing features that support better ease of use and information management. For example, improving the application interface to be more intuitive, enhancing navigation to be more accessible, and ensuring that the information presented is always accurate and relevant. By adopting user feedback, OVO can be more responsive to their needs, ultimately increasing customer satisfaction and loyalty. These improvements not only have a positive impact on the user experience but can also strengthen user growth and the application's reputation in a competitive market.

6.3 Recommendation

a) Future researchers can ensure a more even distribution of respondents across the Jabodetabek area. This can be done by using more representative sampling techniques, such as stratified random sampling based on regions, to ensure each area is proportionally represented (Igamo et al., 2024)
b) Future researchers can increase the sample size. Using a larger sample size will provide a more accurate picture of user satisfaction with the application (Fauzan, 2022)
c) Future research could use a more comprehensive approach by covering various aspects of user satisfaction, such as security, service speed, and the quality of

customer support. Combining qualitative and quantitative methods (mixed methods) can provide a deeper understanding of the user experience (Azhari et al., 2023)

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