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A Research Study on User Satisfaction of Mobile Wallet Usage: A Case Study of GO-PAY and OVO

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Abstract

The advancement of mobile technology has led the people to do daily activities with their mobile phone. Digital wallet is one of the technologies that enable people to do their daily transactions using their own mobile phone. Digital wallet is a virtual wallet that providing payment without cash method. This research objective is to determine user satisfaction towards digital wallet in Indonesia. This research focuses on two mobile digital applications, which is GO-PAY and OVO. The model for this research is using DeLone and McLean Information System Success Model with additional of dimension from Tjen et al. (2019). To test the hypothesis and the questionnaire, pre-test is conducted to test whether it is valid or not. The pre-test method is by using Kaiser Meyer Olkin (KMO) for validity testing and Cronbach's Alpha for reliability testing. The result of Cronbach's Alpha for reliability testing is above 0.7 for both applications. Other method to further analysis this research is by determining using correlation and multiple linear regression analysis. The findings support DeLone and McLean's model and show all the dimensions are influence to each other.

Key words: Digital Wallet, IS Success Model, E-Wallet