

# THE INFLUENCE OF EASE, TRUST AND SATISFACTION ON OVO E-WALLET CUSTOMER LOYALTY

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## Abstract

*This research aims to see the influence of Convenience, Trust, and the views on OVO E-wallet Customer Loyalty. This research uses primary data obtained by distributing questionnaires to 111 respondents selected using the purposive sampling method. The data analysis method used is using the multiple linear regression method used is using the multiple linear regression method with the help of SPSS. This research shows that convenience has a significant effect on customer loyalty. This identifies that customers who use the OVO E-wallet find it easy because they believe that the OVO E-wallet provides Furthermore, accessing and convenience wherever they are. using Trust has a significant effect on Customer Loyalty, this indicates that customers who use the OVO E-wallet feel confident that the OVO E-wallet can be used by anyone. Furthermore, Satisfcation also has a significant effect on Customer Loyalty, this indicated that customers who use the OVO E-wallet feel satisfied when using it*

*Keywords: Convenience, Trust, Satisfaction, Loyalty*

## 1. INTRODUCTION

Very rapid developments in the era of globalization have influenced the development of society in terms of economic, social, cultural, educational and also the ease with which people live their daily lives, one example of which is the ease of transactions. E-Wallet is an electronic wallet application that functions for transactions between users that are easy for the public to access. Transactions that can be done with e-wallets include sending money to friends or people around you, paying for goods and services by limiting the amount of money in the application. The development of e-wallet transactions has led to increased interest in e-wallet application users in Indonesia. One of the e-wallet applications that is widely used by Indonesian people is OVO which has advantages compared to other e-wallets.

Competition in digital payments is currently quite tight, where competitors are competing to show their advantages so that they can compete and survive in long-term relationships with consumers, both old and new consumers. Attracting the interest of new consumers, let alone retaining old consumers, is a strong challenge. For companies, every company must be able to increase loyalty towards its customers. Kotler & Keller (2018) state that loyalty is a deeply held commitment to purchasing or supporting the application.

According to Davis (2002), convenience is the level in an individual of how easy the technology is to understand. A system with good ease will require little effort in using it. This ease has an effect on the intention to use the E-Wallet, where the easier it is, the more people intend to use the E-Wallet. The ease of using the OVO application is considered to be able to simplify the payment process by shortening time without waiting in queues for too long, not only shortening time, by using the OVO application as an electronic payment medium, by using the OVO application there is no need to bother carrying cash in the form of cash when making payments .

In the opinion of Mowen & Minor (2012), trust is the knowledge possessed by the user and the conclusions made by the user about the object's attributes and benefits. Trust is also a foundation in a business process where both business parties trust each other. In the trust literature, it has been studied extensively. Broadly, trust is defined as the belief that one party will fulfill their needs and desires. Trust in the OVO application greatly influences OVO application users because if customers do not believe in this OVO application then customers can no longer trust this OVO application, customer trust is very important in using the OVO application. If consumers don't trust

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the OVO application, over time the OVO company will experience a decline in usage and customers will switch to using other online applications. According to Kotler (2007), consumer satisfaction is a form of evaluation in the form of feelings of pleasure and displeasure that are generated through a comparison of product or service performance after consumption with expectations built before the consumer consumes. Satisfaction will increase when the quality of products and services is directly proportional or exceeds consumer expectations. consumer satisfaction in using the OVO application.

When using e-wallets, one group that must be considered is students. Researchers discovered the phenomenon that the people of Lhokseumawe City often save money in mobile payment applications such as the OVO E-wallet, the people of Lhokseumawe City more often make payment transactions through the OVO application rather than using cash. This is because of the benefits you get when using the OVO application. So researchers assume that a person's attitude or behavior using the OVO application is based on a sense of trust, satisfaction and convenience of the technology. Researchers also found another phenomenon where the OVO application often experienced various kinds of problems such as application errors when used by its users, including Lhokseumawe City. This phenomenon is the reason why researchers want to conduct this research, because they want to find out how much satisfaction, trust and convenience consumers have with the OVO E-wallet in Lhokseumawe City, after various kinds of problems often occur for OVO application users. Based on the background description above, the author will research "The Influence of Convenience, Trust and Satisfaction on OVO E-Wallet Customer Loyalty"

**2. IMPLEMENTATION METHOD**

In this research, the author conducted research in Lhokseumawe City. The object of this research study is the people of Lhokseumawe City who use the OVO E-Wallet. The independent variables in this research are Convenience, Trust and Satisfaction. The sample in this study was 105 respondents to 111 respondents. The sampling technique was carried out using Accidental Sampling, this is because the sample population is non-probability, so the sample determination must go through initial selection by conveying the desired characteristics that actually match what is desired (Sugiyono, 2020).

Data collection techniques were carried out using the questionnaire method, namely by giving a list of questions or questionnaires directly to respondents which were made using a scale of 1-5 to obtain interval data and given a value or score. Primary data in this research was obtained from distributing and filling out questionnaires (list of questions) which were answered by the research object or the people of Lhokseumawe City.

The indifferential statistical analysis that will be used in this research is associative statistics using a linear regression model test (Multiple Regression). The formulation of the multiple regression equation is as follows:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + e$$

The analytical tool used by researchers in this research is SPSS. To help process research data in the form of panel data. To test the influence of the independent variable (X) on the dependent (Y) either partially, a t test was carried out.

**3. RESULTS AND DISCUSSION****3.1 Research Instrument Test Results**

There are two types of testing carried out in relation to data obtained from research instruments, namely validity and reliability testing.

### Validity Testing Results

Ghozali (2018) explains that if  $r \text{ count} > r \text{ table}$ , it means that the statement or indicator is valid. If  $r \text{ count} < r \text{ table}$ , it means that the indicator or statement is invalid.

**Table 4.10**  
**Validity Testing Results**

Variable	Indicator	r table	r count	Information
Convenience	KM 1	0.186	0.854	Valid
	KM 2		0.810	
	KM 3		0.741	
	KM 4		0.832	
	KM 5		0.879	
Trust	KP 1	0.186	0.848	Valid
	KP 2		0.851	
	KP 3		0.868	
	KP 4		0.778	
	KP 5		0.881	
Satisfaction	KP 1	0.186	0.855	Valid
	KP 2		0.892	
	KP 3		0.890	
	KP 4		0.888	
Loyalty	LY 1	0.186	0.805	Valid
	LY 2		0.822	
	LY 3		0.777	
	LY 4		0.861	
	LY 5		0.720	

Source: SPSS 26 output

From Table 4.14 can be seen that the calculated  $r$  value is greater than 0.186 so it can be concluded that each statement item in the questionnaire is declared valid.

### Reliability Testing Results

According to (Ghozali, 2021) a construct or variable is said to be reliable if it provides an alpha value  $> 0.05$ , meaning the variable is reliable/trustworthy.

**Table 4.11**  
**Reliability Testing Results**

No	Variable	Cronbach's alpha	Standard Alpha	Information
1.	Convenience	0.942	0.05	Reliable
2.	Satisfaction	0.949	0.05	Reliable
3.	Trust	0.951	0.05	Reliable
4.	Loyalty	0.939	0.05	Reliable

Source: SPSS 26 output

Based on table 4.11 above, it can be seen that the Cronbach's alpha value of the Convenience variable (X1) is  $0.942 > 0.05$ , Satisfaction (X2) is  $0.949 > 0.05$  Trust (X3) is  $0.951 > 0.05$  and Loyalty is  $0.939 > 0.05$ . Thus, the question variable items above are reliable.

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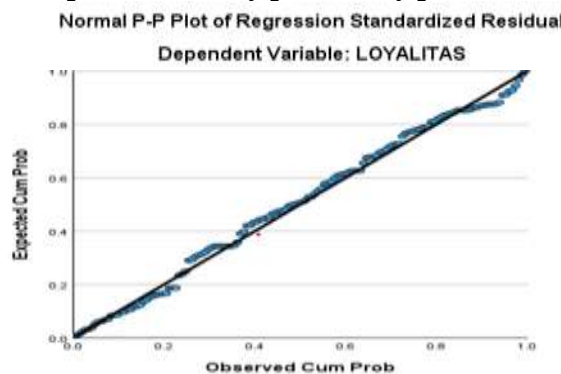
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**3.2 Results of Classical Assumption Testing**

**Data Normality Test Results**

According to Ghozali (2021), the normality test can be detected in two ways, namely: graphic analysis and statistical analysis (Kolmogorov Smirnof test). Data can be declared normally distributed if the data spreads around the diagonal line and follows the direction of the diagonal line, so that the model meets the normality assumption (Ghozali, 2018:163).

**Figure 4.1**  
**Graph of normality probability plot test results**



Source: SPSS 26 output

Based on the SPSS output results in Figure 4.1, it can be seen that the data is spread around the diagonal line, so it can be concluded that the data in this research's regression model is normally distributed.

**Table 4.12**  
**Kolmogorov Smirnof (KS) Test Results**

		Unstandardized Residual
N		105
Normal Parameters, b	Mean	0.0000000
	Std. Deviation	1.50908564
Most Extreme Differences	Absolute	0.057
	Postive	0.057
	negative	0.040
Statistical Tests		0.057
Asymp. Sig. (2-tailed)c		0.200
Monte Carlo Sig. (2-tailed) d	Sig	0.315
	99% Confidence Interval	Lower Bound
		Upper Bound
		0.327

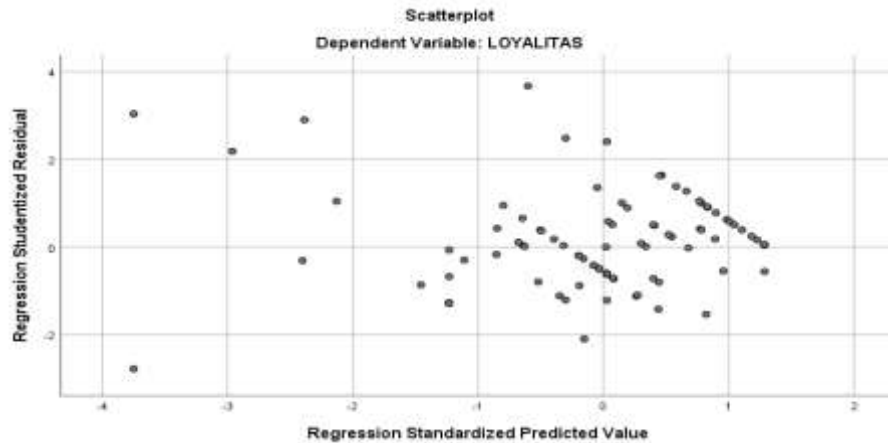
Source: SPSS 26 output

Based on Table 4.12, it can be seen that the Asymp. Sig (2-tailed) is 0.200, this value is above the significance standard, namely 0.05. According to Ghazali (2011:40) states that the provisions of the Kolmogorov Smirnov (KS) test are if the significant value is > 0.05 then the data distribution is normal. Therefore, it can be concluded that with a confidence level of 95% this data is normally distributed.

### Heteroscedasticity Test Results

The heteroscedasticity test aims to test whether in the regression model there is inequality in variance and residuals from one observation to another (Gozali, 2021).

**Figure 4.2**  
**Heteroscedasticity Test**



Source: SPSS 26 output

Based on Figure 4.2, it can be seen that the points are spread evenly within, above and below the number 0 on the Y axis. Apart from that, these points do not form a particular pattern, so it can be concluded that there are no symptoms of heteroscedasticity in this study.

### Multicollinearity Test Results

The multicollinearity test aims to test whether the regression model found any correlation between independent variables. Statistical tools that are often used to test multicollinearity disturbances are tolerance values and variance inflation factor (VIF). If the tolerance value is  $> 0.1$  and the VIF value is  $< 10$ , then multicollinearity does not occur.

**Table 4.13**  
**Multicollinearity Test Results**

No	Variable	Tolerance	VIF
1.	Convenience	0.213	4,686
2.	Trust	0.244	4,094
3.	Satisfaction	0.168	5,938

Source: SPSS 26 output

Based on table 4.13, you can see the VIF value for each research variable as follows:

1. The VIF value for the convenience variable is  $4.686 < 10$  and the tolerance value is  $0.213 > 0.10$  so that the convenience variable does not occur.
2. The VIF value for the trust variable is  $4.094 < 10$  and the tolerance value is  $0.244 > 0.10$  so that trust is declared to have no symptoms of multicollinearity.
3. The VIF value for the satisfaction variable is  $5.938 < 10$  and the tolerance value is  $0.168 > 0.10$  so that satisfaction is stated that there are no symptoms of multicollinearity.

### 3.3 Data Analysis Methods

#### Multiple Linear Regression

The results of multiple linear regression using the SPSS version 26 program were obtained as follows:

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**Table 4.14**  
**Multiple Linear Regression Results**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,394	0.812		6,640	0.00
	EASY	0.322	0.082	0.383	3,910	0.00
	TRUST	0.187	0.078	0.219	2,390	0.19
	SATISFACTION	0.340	0.114	0.327	2,967	0.04

Source: SPSS 26 output

Based on table 4.14, it can be seen that the coefficients of each variable and constant that are observed in this research are the Ease coefficient (X1) 0.322, the Trust coefficient (X2) 0.187, the Satisfaction coefficient (X3) 0.340 and the constant 5.394. This means that the independent variable has an influence on customer satisfaction (Y), the equation can be written as follows:

$$Y=5.394+0.322X1+0.187X2+ 0.340X3$$

From This equation can be explained by the influence of Convenience on OVO E-Wallet Customer Loyalty. The analysis results show that:

1. The Constant Value ( $\alpha$ ) is 5.394, this shows that if the variables X1,
2. The first coefficient is Ease (X1) of 0.322, this states that if there is an increase in Ease (X1) by 1 on the Likert scale. it will increase Customer Loyalty (Y) by 32.2%.
3. The second coefficient is Trust (X2) of 0.817, this states that if there is an increase in Trust (X2) of 1 on a Likert scale, it will increase Customer Loyalty (Y) by 18.7%.
4. The third coefficient is Satisfaction (X3) of 0.324, this states that if there is an increase in Satisfaction (X3) by 1, it will increase Customer Loyalty (Y) by 34.0%.

**Correlation Coefficient (R) Adjusted Determination (R<sup>2</sup>)**

**Table 4.15**  
**Results of Correlation Coefficient (R) and Adjusted Determination (R<sup>2</sup>)**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.884a	.781	.775	1,665

Source: SPSS 26 output

In table 4.15 it is known that the R value is 0.884. This shows that the correlation between Convenience, Satisfaction and Trust in OVO E-Wallet customer loyalty is 88.4%. So it can be categorized as having a strong correlation, namely in the range 0.610-0.800. In table 4.18 it is known that the Adjusted R<sup>2</sup> is 0.775. This shows that Convenience, Trust and Satisfaction can influence OVO E-Wallet Customer Loyalty by 77.5%, while the remaining 22.5% is influenced by other factors or variables that were not researched.

### Summary of Hypothesis Proving

**Table 4.16**  
**Summary of Hypothesis Proving**

	Sound Hypothesis	Hypothesis Description
H1	Convenience has a significant effect on OVO E-Wallet Customer Loyalty	Accepted
H2	Trust has a significant effect on OVO E-Wallet Customer Loyalty	Accepted
H3	Satisfaction has a significant effect on OVO E-Wallet customer loyalty	Accepted

Source: SPSS 26 output

### 4. CONCLUSION

Based on the results of the analysis that has been carried out to test the influence of Convenience, Trust and Satisfaction on OVO E-Wallet Customer Loyalty, it can be concluded that:

1. Based on the results of data processing data, the user convenience variable has a significant and significant effect on customer loyalty. This is proven by the results of the t test which states that the calculated t value > t table is  $3.910 > 1.65922$ ) and the significant value is  $0.00 < 0.05$ . Thus, it can be concluded that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted, which means that ease of use has a significant effect on OVO E-Wallet customer loyalty.
2. Based on the results of data processing, the user trust variable has a positive effect and influences customer loyalty. This is proven by the results of the t test which states that the calculated t value > t table is  $0.390 > 1.65922$  and the significant value is  $0.019 < 0.05$ . Thus, it can be concluded that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted, which means that user trust has a significant effect on OVO E-Wallet customer loyalty.
3. Based on the results of data processing, the user satisfaction variable has a positive and significant effect on customer loyalty. This is proven by the results of the t test results which state that the calculated t value > t table is  $2.967 > 1.65922$  and is significant  $0.04 < 0.05$ . Thus, it can be concluded that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted, which means that user satisfaction has a significant effect on OVO E-Wallet customer loyalty.

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