

# The Role of Information Technology in the Context of OVO Digital Wallet Attractiveness

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## ABSTRACT

The research aims to find out the attractiveness of Ovo so that people use Ovo more than other digital wallets in payment transactions. The research uses a qualitative method, with triangulation of data sources, namely observation, interviews and documentation. Informants in the research are people who have knowledge in the topic under study. Data analysis is in the form of data reduction, data presentation and conclusion drawing. The results showed that in the midst of a lot of competition, Ovo is aggressively conducting sales promotions in the form of cashback and vouchers so that consumers feel they get more benefits by using Ovo compared to other digital wallets. Ovo is superior because it has an easy feature in topping up the balance without additional administration fees that other digital wallets do not have. In addition, the attraction of Ovo is that it has a transfer feature to banks without additional administration fees. This is a favourite feature of Ovo users themselves. Currently, hundreds of merchants have partnered with Ovo. Ovo offers convenience in its features, making it easier for consumers to carry out their activities. More practical, faster and easier transactions. The presence of Ovo provides benefits such as shortening payment time, no need to carry or store large amounts of cash.

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## 1. Introduction

The development of technology has made life today very easy. The development of information and communication technology is evenly distributed in all fields, including the payment sector. The existence of financial technology or fintech aims to make it easier for people to access financial products, facilitate transactions and also increase financial literacy. Digital Payment e-money is one of the fintech products used by the Indonesian people as a means of payment today. The emergence of e-money in society aims to reduce the growth rate of cash usage. It is specialised for micro and retail payments. The phenomenon of e-money as a digital payment has become a trend that colours business activities. By utilising the latest technology, software, internet and communication, e-money is increasingly needed by people with extraordinary busyness. Transactions become easier and faster making digital payment e money increasingly popular in Indonesia.

The digital industry in Indonesia continues to show its development. The impact of fintech advances presents digital payment innovations or better known as digital payments. There are various types of digital payments such as e-money, e-wallet, and so on. Urban communities in Indonesia are getting very used to using non-cash payment facilities. Digital payments in Indonesia

make it easier amidst the busyness of daily activities. Various payment needs are now done through debit cards, credit cards, m-banking, e-banking, paypal, prepaid cards, and so on. However, the variety of digital payments continues to evolve from time to time. All the needs of the Indonesian people will undeniably continue to grow and vary. In terms of small transactions to large-scale transactions in fulfilling all the needs for the welfare of life.

The research found that the three most common types of transactions using electronic money in digital wallets are retail transactions at 28 per cent, online transportation bookings at 27 per cent, and online food bookings at 20 per cent. The rest are e-commerce transactions at 15 per cent and bill payments at 7 per cent. The research revealed that 58 per cent of respondents use the Ovo brand as their favourite digital payment app. Other app-based digital wallets such as Go-Pay 23 per cent, Dana 6 per cent, and LinkAja 1 per cent were mentioned as payment tools by respondents. Another 12 per cent of respondents mentioned other brands such as Flazz, Brizzi and Mandiri e money which are electronic money from financial institutions. This data shows that e-money for daily transactions such as transport, fast food delivery and shopping has grown in popularity among Indonesian consumers. Consumers enjoy a more practical, faster, safer transaction experience, and certainly no hassle of waiting for change. This Snapcart research was conducted using an online survey method through the snapcart app in major cities in Indonesia, and was conducted in May 2019. For the retail transaction segment, the use of Ovo 63 per cent and Go-Pay 28 per cent emerged as the dominant brands, followed by Dana 7 per cent and LinkAja 1 per cent.

Currently, Ovo claims to be accepted at 500,000 merchants, while Go-Pay cites 300,000 merchants. LinkAja has 130,000 merchants and Dana can be accepted at more than 13,000 merchants. In the ride-hailing and online food delivery transaction segments, the data shows that Ovo's position as the digital wallet for Grab (for ride-hailing) and GrabFood (for online food delivery) services means that 71 per cent of respondents use Ovo for these transactions, while 29 per cent of respondents choose to use Go-Pay for Go-Jek and Go-Food transactions. Ovo is also most frequently used in the payment segment of e-commerce transactions. Snapcart research data shows that 70 per cent of respondents use Ovo to pay for e-commerce transactions, while 11 per cent use Dana and 18 per cent use Go-Pay. Ovo is accepted in e-commerce such as Tokopedia, RupaRupa and Sociolla, and Go-Pay is accepted in JD.id and Sayurbox, among others, while Dana can be used in Bukalapak. Not only retail transactions and online services, users of digital payment applications also often make transactions for various routine bill accounts, such as: electricity, water, insurance, taxes, and others. By using electronic money, payment of various bills becomes easier, faster and safer.

Based on the explanation above, it can be concluded that in this digital era, payment transactions using electronic money or digital wallets are an increasing phenomenon. People also have the flexibility to choose brands according to their needs in making these digital transactions. In the midst of a lot of competition, Ovo is now superior and widely used as digital payment e-money compared to Go-pay, Dana, and LinkAja. This is the reason for discussing Ovo as a digital wallet that is in high demand among the public compared to other digital wallets. The research objective is to find out what attracts Ovo so that people use Ovo more than other digital wallets in their payment transactions.

Digital Wallets. The development of technology has brought changes to all aspects of human life, including financial matters. In recent years, people must be very familiar with the term e-wallet or digital wallet. Digital wallets introduce people to cashless or non-cash payment methods that are practical, safer, and profitable. This payment method has become increasingly popular since Go-pay and Ovo offer many promos and discounts at many merchants. A digital wallet is an electronic application that can be used to pay for online transactions. No cards and no cash, users just carry their smartphones. Apart from offering convenience, digital wallets are also considered more secure because they are password-protected, which can only be accessed by the user. From year to year, the development of digital wallet applications in Indonesia shows a positive trend. ([www.simulasikredit.com](http://www.simulasikredit.com)).

Ovo Digital Wallet App Before becoming Ovo, this digital wallet service was called Grab-Pay. Ovo is a digital wallet service in partnership with Grab, one of the most popular online transport platforms in Indonesia. Ovo offers convenience, especially for Grab users to make non-cash payments. To attract more users, Ovo is expanding its network and collaborating with various well-

known merchants. Ovo is one of the most widely used digital wallet services. Ovo is now accepted as a payment method in more than 70 per cent of merchants in various shopping centres in Indonesia. ([www.simulasikredit.com](http://www.simulasikredit.com)).

**E-Service Quality.** E-Service Quality is defined as an evaluation for customers as a whole and is used to assess the excellence and quality of electronic services in electronic sales (Santos, 2003). E-service quality is defined as the extent to which efficient and effective apps facilitate choosing services, using services and the service process. The assessment of the quality of apps is not only the experience during the interaction with the apps but also the interaction after getting the service. (Zeithaml et al. 2005). Dimensions of Electronic Service Quality The dimensions of E-SERVQUAL according to Zeithaml et al, (2005) in Perwira et al, (2016) are: (a). Efficiency: a function used to make it easier for customers to use easy to search, speed in accessing so that it is more efficient. (b). Flexibility: a function used in making payments or ease of transactions for customers to use. (c). System Availability: a function used whether the payment or information provided is relevant to customers or not. (d). Privacy (security): a function used in providing security for its customers, be it the security of personal data, transaction security, or guarantees provided (e). Responsiveness: a function used to make it easy for customers to get help if they have problems or questions. (f). Compensation: a function of whether the use of the guarantee feature can be used correctly and appropriately. (g). Contact: a function used for customers to contact the customer service that has been provided.

**Consumer Behaviour.** Consumer behaviour is essentially to understand "Why consumers do and what they do". Mowen & Minor (2011) in Sangaji & Sopiah (2013), consumer behaviour is the study of units and decision-making processes involved in the receipt, use and purchase, and determination of goods, services and ideas. In reality, in this life humans often face various choices in order to fulfil their needs. These choices are forced because human needs are unlimited, while the means to meet these needs are very limited. Many factors and reasons encourage humans to make a purchase. Understanding their behaviour is very important because it can be used as an important asset for companies to achieve their goals. A marketing principle says that the achievement of organisational goals depends on how capable the organic organisation is of understanding customer needs and wants, and fulfilling them more efficiently and effectively than its competitors.

Based on the above understanding, the stages of consumer behaviour can be described, which include: (1) The stage of feeling the need and desire. (2) Efforts to obtain products to find information about products, prices, and distribution channels (3) Consumption, use, and evaluation of products after use (4) Post-purchase actions in the form of feelings of satisfaction or dissatisfaction. In its journey, the discipline of consumer behaviour is also influenced by or gets contributions from other disciplines such as organisational behaviour science, marketing, psychology, sociology, anthropology, and economics.

The consumer behaviour model has three dimensions:

(1) Multiple stimuli (marketing stimulus and other stimuli). Stimuli run by producers or marketers, can be in the form of a marketing mix strategy (product, price, place, promotion), and other stimuli in the form of economic, political, technological, and cultural conditions, with the following description:

(a) Product. A product is anything that can be offered to the market to fulfil consumer needs and wants. Marketed products include physical goods, such as cars, food, clothing, housing, electronic goods, and so on. Products offered can also be in the form of people (for example: Lionel Messi, Cristiano Ronaldo, David Beckham, Pele, Michael Jordan, Maradona, and so on), organisations (for example, the Indonesian Heart Foundation, the Indonesian Muslim Scholars Association, the Indonesian Red Cross Foundation, and so on). Kotler (2012) in Sangaji & Sopiah (2013), there are five levels of products, namely: (1) Core benefits, namely the basic benefits of a product offered to consumers. (2) Basic product, which is the basic form of a product that can be perceived by the five senses. (3) Expected product, which is a series of product attributes and conditions that buyers generally expect and agree to when they buy a product. (4) Enhanced product (augmented product), which is something that distinguishes the products offered by a company from the products offered by its competitors. (5) Potential product, namely all arguments and changes in form experienced by a product in the future.

(b). Price. Manufacturers set prices for the first time when creating new products, introducing regular products to their distribution channels or to new regions, or when the company enters into new work contracts. Kotler (2012) in Sangaji & Sopiah (2013), there are six steps that companies must take in determining products, namely choosing objectives and pricing, determining demand, estimating costs, analysing costs, prices, and competitor offers, choosing pricing methods, and choosing the final price. A company must determine pricing for the first time when developing a new product or when introducing its products to new distribution channels. The objectives of pricing according to Kotler (20102) in Sangaji & Sopiah (2013) are: (1) Survival Profit is less important when compared to survival. As long as the price can cover variable costs and some fixed costs, the company can continue to run. (2) Maximising current profits Many companies try to set prices that will maximise current profits. They estimate the demand associated with various price alternatives and choose the price that will yield the maximum current profit, cash flow, or return on investment. (3) Maximising market share Maximising revenue requires only an estimate of the demand function. Many managers believe that maximising revenue will result in long-term maximisation and growth of market share. (4) Market skimming pricing Some companies want to maximise the company unit. They believe that higher sales volumes will result in lower per-unit costs and higher long-term profits. They set the lowest price assuming that the market is price-sensitive. Many companies favour high pricing to dominate the market. Companies set prices that are more feasible for some market segments to accept new products. Whenever sales start to decline, the new product is lowered in price to attract a layer of price-sensitive customers. In this way, maximum revenue is earned from several market segments. (5) Product quality leadership A company may aim to become a leader in product quality in the market. A high quality or high price strategy for high quality products can result in a higher level of revenue than the industry average. (6) Other pricing objectives Non-profit and government organisations may follow a number of other pricing objectives such as partial cost recovery, full cost recovery, and social pricing. The above objectives have important implications for the firm's competitive strategy. The objectives set by the firm should be consistent with the way it seeks to position itself relative to the competition.

(c). Promotion. Promotion is all types of marketing activities aimed at encouraging consumer demand for products offered by producers or sellers. The purpose of promotion is to modify consumer behaviour, inform / inform consumers of products, persuade and motivate consumers to buy the products offered, and remind consumers about products so that they do not switch to other products.

There are 4 types of promotions that will be discussed, namely:

(1) Advertising. Advertising is any form of non-personal presentation and promotion of ideas, goods, or services by a particular sponsor that requires payment Kotler (2012) in Sangaji & Sopiah (2013). Advertising is a form of non-personal presentation and promotion to market products paid for by certain sponsors. Individual sales.

(2) Personal selling is an oral presentation in a conversation with one or more prospective buyers aimed at creating sales. In personal selling there is direct interaction between the producer or seller and the consumer. Communication occurs in two directions so that the seller gets a direct response from consumers about the products offered.

(3) Sales promotion. Sales promotion consists of a collection of incentive tips that are diverse, mostly short-term, and designed to encourage faster and/or larger purchases of a particular product/service by consumers or traders. Sales promotions include tips for consumer promotion, such as product samples, coupons, refund offers, rebates, premiums, prizes, subscription gifts, free trials, window displays, point-of-purchase displays, demonstrations, and so on. Sales promotion is a marketing activity, in addition to advertising, personal selling, and publicity, which encourages consumer purchases that are retailer-effective, including demonstrations, exhibitions, product samples, discounts, catalogues, and others. There are five factors that must be considered to implement a sales promotion programme, namely the marketer must determine the amount of intensive, the marketing manager must create a condition for participation, the marketer must decide the length of the promotion, the marketer must choose the means of distribution, and the marketing manager must determine the timing of the promotion.

(4) Publicity. Another term often used for publicity is public relations. This means any group that has an actual or potential interest in, or influence on the company's ability to achieve Kotler (2012)

in Sangaji & Sopiah (2013). Publicity is a form of promotion that encourages non-personal demand for a product by using commercial news in the mass media, and sponsors are not directly charged. The public relations department carries out five activities, namely press relations, product publications, corporate communications, lobbying, and advising. While PR contributes to marketing objectives, including building consumer awareness, establishing company credibility, encouraging salespeople and distributors to work optimally, and reducing promotional costs.

(d) Place (distribution). The distribution channel is the path through which the flow of goods from the producer to the final consumer goes through both long and short intermediaries. Apart from marketing strategies, another stimulus that influences consumer behaviour is environmental factors, which include: (1) Economic Conditions. Stable economic conditions make it easier for producers / marketers to determine marketing strategies. However, when economic conditions are unstable, such as inflation, deflation, and so on, producers find it difficult to determine the right strategy for marketing their products. There are several variables related to economic conditions, namely national and regional, even international economic growth rates, money circulation, inflationary pressures, deflationary pressures, consumer purchasing power, money exchange rates, and so on. Economic conditions affect the design of marketing strategies. Economic conditions also affect consumer behaviour. Stable and good consumer economic conditions will make it easier for consumers to plan purchases. However, when economic conditions are poor, it is not easy for consumers to make product purchase decisions. (2) Politics/Law Legislation/politics, whether made by the central government or local government, affect marketing activities. Political and legal variables that affect marketing activities include monetary fiscal policy, government relations with industry, political situation and conditions at the local/regional/national level, and special regulations in the field of marketing, such as regulations on consumer protection. Chaotic political situations and conditions will make it difficult for marketers to determine product marketing strategies. Conversely, a safe, peaceful, and stable political situation and conditions will make it easier for producers/marketers to determine the right marketing strategy. Political conditions / regulations / laws also affect consumer behaviour. (3) Culture. Culture is a complex of symbols and facts, which are the result of human creation, creation, and work that is trusted, guided, and passed down from one generation to the next; as a determinant and regulator of human behaviour in a particular society. Cultural factors affect the company's marketing strategy, including in terms of lifestyle, values/norms, beliefs, habits, tastes, and social class. Consumer behaviour is also influenced by culture. (4) Technology. Technology affects the marketing strategy of producers / marketers to persuade consumers, especially in terms of tastes and lifestyles, ways of life, and consumer consumption patterns. Developments in technology have changed the way people live. The invention of communication technology made people at all levels and ages use mobile phones. Technology also affects consumer behaviour. With the increasing advances in technology, the needs and desires of consumers are increasing, both in quality and quantity.

Consumer black box. The second dimension of the consumer behaviour model is the consumer black box, which includes consumer characteristics and consumer decision-making processes. Examples of consumer characteristics are gender, age, education level income, social class, culture and so on. The consumer decision-making process begins with the feeling of several problems, namely: unsatisfied needs and desires, information search, evaluation, making purchasing decisions, and ends with post-purchase actions. The objectives of understanding the consumer decision-making process are: (1) To understand the types of consumer decision-making processes. (2) To understand the steps in each consumer decision-making process. (3) To find out how consumers learn and buy products. Consumer characteristics and the consumer decision-making process determine consumer behaviour in purchasing.

Consumer response. The third dimension of the consumer behaviour model is the consumer's response to the producer/marketer stimulus. Consumer responses can be in the form of buying or not buying products offered by producers / marketers. Next, the main factors that influence consumers to make purchasing decisions will be presented.

Consumer Satisfaction. Satisfaction or dissatisfaction is a person's feeling of pleasure or disappointment that comes from comparing his impression of the real / actual product performance with the expected product performance. Consumers who are satisfied with the products / services they buy and use will return to use the services / products offered. This will build consumer loyalty. Kotler (2012) in Sangaji & Sopiah (2013), satisfaction is the extent to which a product level is

perceived in accordance with buyer expectations. Consumer satisfaction is defined as a situation where consumer expectations of a product are in accordance with the reality received by consumers. If the product is far below expectations, consumers will be disappointed. Conversely, if the product meets expectations, consumers will be satisfied. Consumer expectations can be known from their own experiences when using the product, information from other people, and information obtained from advertisements or other promotions. Consumer satisfaction is measured by how much consumer expectations about products and services match the actual performance of products and services. Consumer satisfaction is a feeling of pleasure or disappointment that arises after comparing perceptions or impressions with the performance of a product and expectations (Kotler, 2012 in Sangaji & Sopiah, 2013). After consuming a product, consumers will feel satisfaction or disappointment. Satisfaction will encourage consumers to repurchase the product. Conversely, if disappointed, consumers will not buy the same product again in the future. Consumer satisfaction is an after-purchase evaluation where the alternatives chosen are at least equal to or exceed consumer expectations. Disappointment arises when actual performance does not meet consumer expectations.

Purchasing decisions are based on judgements formed about the value of marketing by marketers. Consumer expectations are based on past purchasing experiences. Many companies are successful today because they have succeeded in meeting consumer expectations of product quality and service. There are five post-product purchase stages that consumers will go through, namely product consumption, feelings of satisfaction or dissatisfaction, consumer complaint behaviour, item disposition, and brand loyalty formation. Quality products and services play an important role in shaping consumer satisfaction, in addition to creating profits for the company. The higher the quality of the products and services provided by the company, the higher the satisfaction felt by consumers. Kivetz & Simonson (2000) in Sangaji & Sopiah (2013), customer satisfaction can establish a harmonious relationship between producers and consumers; create a good basis for repeat purchases and the creation of consumer loyalty; form word of mouth recommendations that can benefit the company. In general, satisfaction can be interpreted as the similarity between the performance of products and services received and the performance of products and services expected by consumers. In an era of intense business competition like now, customer satisfaction is the main thing. Consumers are likened to kings who must be served, although this does not mean leaving everything to consumers. Efforts to satisfy consumer needs must be carried out profitably or with a win win situation, namely a situation where both parties are satisfied and no one is harmed. Factors that Increase Consumer Satisfaction: (1) Product Quality. Consumers will feel satisfied if the results of their evaluation show that the products they use are of high quality. (2) Service Quality. Especially for the service industry. Consumers will feel satisfied if they get good service or in accordance with what is expected. (3) Emotional. Consumers will feel proud and gain confidence that others will admire them when using products with certain brands that tend to have a higher level of satisfaction. The satisfaction obtained is not due to the quality of the product but the social value that makes consumers satisfied with certain brands. (4) Price. Products that have the same quality but set a relatively low price will provide higher value to consumers. (5) Cost. Consumers who do not need to pay additional costs or do not need to waste time to get a product or service tend to be satisfied with the product or service.

## 2. Method

### 2.1 Type of Research

The type of research used is a case study or case study. Data analysis and triangulation are also used to test the validity of the data and find the real objective truth. The research uses qualitative or naturalistic research methods because it is conducted in natural conditions. So while researching matters related to the use of Ovo digital wallet as a digital wallet that is in great demand by the public compared to other digital wallets, researchers do not regulate the conditions when the research takes place and manipulate the finding variables. In this case, the use of theory to understand the data is very likely to change, the data found is not as expected so that it can change the direction of research. Guidelines in interviews are needed to keep the interview naturalistic and natural so that a case can be well understood. Qualitative research prioritises data quality, therefore the data collection technique uses a lot of continuous interviews and direct observation cannot be represented. Researchers present the data collected in the form of documents and actual information regarding the use of Ovo digital wallet as the most popular digital wallet by the public.

## 2.2 Research Data Sources

### 1) Primary Data

Narimawati (2008), primary data is data that comes from the original or first source. This data is not available in compiled form or in files. This data must be sought through sources or in technical terms respondents, namely the people we use as research objects or people we use as a means of obtaining information or data.

### 2) Secondary Data

Sugiyono (2018) secondary data is a data source that does not directly provide data to data collectors. The author obtained this supporting data from books, journals and other sources related to logistics management, marketing, productivity and transportation which supports logistics strategies effectively and efficiently in facing the AEC.

### 3) Place and Time of Research

Research Place This research was conducted in the city of Jakarta. Implementation Time This research will be carried out in September 2023 until completion.

## 2.3 Research Subjects and Objects

### 4) Research Subject

The subjects in this research are consumers who use the Ovo digital wallet and have used other digital wallets.

### 5) Research Object

The object of this research is consumers choosing the Ovo digital wallet.

### 6) Research Information

Moleong (2007), an informant is someone who really knows a particular issue or problem from whom we can obtain clear, accurate and reliable information. In determining informants, researchers used a purposive sampling technique. Sugiyono (2013), purposive sampling is a technique for determining research samples with certain considerations with the aim of making the data obtained later more representative. Because researchers want to know information about the Ovo digital wallet, the informants chosen are people who are considered capable of explaining and having knowledge about the circumstances that occur in a place or condition. The selection of informants as data sources in research is based on the subject being the problem, having data, and being willing to provide complete and accurate information. Informants who act as sources of data and information must meet the requirements. In this research, the informants are digital wallet users who use Ovo as a means of daily payment.

## 2.4 Data Collection Methods

In this research, the secondary data or documents used are electronic money transaction table data and comparative images of digital wallet users.

## 2.5 Data Analysis Techniques

After all the data has been collected, the next step is to analyze the data, so that conclusions can be drawn from the data. The case study data analysis technique consists of testing the credibility of the data and data narrative. In this research, researchers used 2 types of triangulation, namely: Source Triangulation and Method Triangulation

## 2.6 Narrative Data Analysis

Research data narration takes place simultaneously with the data collection process. Among them are through data reduction, data presentation, and verification

## 3. Results and Discussion

Based on the research results, it turns out that the attraction of Ovo is that people use Ovo more than other digital wallets in payment transactions, namely:

### 3.1. Lots of Promotions

It is known that Ovo often offers interesting things such as holding promotions. By holding promotions, users really benefit and feel satisfied because this Ovo promotion can reduce the

original price of each purchase purchased to a cheaper price. Ovo offers various attractive offers for Ovo users who shop at Ovo partner merchants. Currently cashback promotions are one of the most sought after by the public. By using Ovo, users will get cashback after paying for goods or bills using Ovo cash at specified merchants. Including in the Tokopedia market place or those who often use Grab online transportation. The cashback you get will go directly into the user's Ovo account in the form of Ovo points. These points can later be used again by users to shop at merchants who collaborate with Ovo. To date, many merchants have collaborated with Ovo, and usually users will get quite large cashback from twenty percent to sixty percent.

Promotion is all types of marketing activities aimed at encouraging consumer demand for products offered by producers or sellers. The aim of promotion is to modify consumer behavior, notify/inform consumers about the product, persuade and motivate consumers to want to buy the product being offered, and remind consumers about the product so that they do not switch to another product (Sangaji & Sopiah (2013). Kotler (2012) in Sangaji & Sopiah (2013), sales promotion consists of a collection of various incentive strategies, most of which are short term, and are designed to encourage the purchase of a particular product/service more quickly and/or to a greater extent by consumers or traders. Sales promotions include tips for consumer promotions, for example product samples, coupons, refund offers, rebates, premiums, giveaways, gift subscriptions, free trials, showcases, point-of-purchase displays, demonstrations, and so on. Sales promotion is a marketing activity, other than advertising, personal selling, and publicity, that encourages consumer purchases that are effective from retailers, including demonstrations, exhibitions, product samples, discounts, catalogs, etc. In the midst of a lot of competition, Ovo is currently aggressively carrying out sales promotions in the form of cashback and vouchers so that consumers feel they are getting more benefits by using Ovo as their means of payment compared to other digital wallets. The sales promotion activities carried out aim to remind consumers about Ovo and not switch to other digital wallets.

### **3.2. Ease of transactions**

Ovo offers conveniences in its features, making it easier for consumers to carry out activities. Ovo is superior because it has easy transaction features such as topping up your balance without additional administration fees which other digital wallets don't have. This is what makes consumers often compare Ovo with other digital wallets, so that Ovo is more popular with the public. Apart from that, one of the reasons digital wallet users choose Ovo as their digital wallet is because in Ovo there is a transfer feature to the bank without additional administration fees. This is a favorite feature of Ovo users themselves. With this feature, users feel satisfied and benefit, apart from speeding up and simplifying their transactions, users can also enjoy this feature for free. In this case, ease of transactions is included in one of the dimensions of electronic service quality, namely flexibility, namely a function used in making payments or ease of transactions for customer use. (Zeithmal et al, 2005). In advancing and satisfying users, Ovo involves a number of parties who support the progress of this financial business. Ovo collaborates with Grab, several banks such as: BCA, Mandiri, BNI, CIMB Niaga, BRI, Permata Bank and others as well as several retail stores that is under the Lippo Group. With this collaboration between Ovo and the Bank, the benefits that Ovo obtains are that many Ovo users are satisfied and loyal to use this application because topping up is no longer difficult. Now topping up your Ovo balance via this bank does not incur additional administration fees.

### **3.3. Many are accepted by merchants**

One of the attractions of Ovo for people who use Ovo more than other digital wallets is the large number of merchants who collaborate with Ovo. Users can easily find Ovo EDC machines at their favorite merchants. Not only can you pay for Grab online transportation, but Ovo can also do retail shopping and pay for food at restaurants that collaborate with Ovo. A marketing principle states that achieving organizational goals depends on how well the organization understands customer needs and wants, and meets them more efficiently and effectively than its competitors. In a simple consumer behavior model, there is a double stimulus (marketing stimulus and other stimuli), namely the stimulus carried out by the producer or marketer, which can be in the form of a marketing mix strategy (product, price, place, promotion). Place is a distribution channel, which is the path through which goods flow from producers to final consumers, either through long or short intermediaries. Sangaji & Sopiah (2013) Currently, hundreds of merchants are Ovo partners, including Hypermart, Cinemaxx, Matahari Dept.Store, Chattime, Shilin and many more. Users can use Ovo cash and Ovo

Points at various Ovo partner merchants. Users can enjoy attractive offers and collect points. The points earned by consumers can later be used again.

### **3.4. More practical, fast and easy in transactions**

The presence of Ovo provides benefits such as shortening their payment time, no need to carry or store large amounts of cash. Just by entering a registered bank account number or cellphone number, users can make transactions. Users will also get an Ovo ID which can be shown to Ovo partner merchants when making transactions. Ovo can also be used to pay for electricity, credit, data packages, postpaid, insurance, BPJS health, cable TV and environmental fees. Apart from marketing strategies, other stimuli that influence consumer behavior are environmental factors, one of which is technology. Technology influences the marketing strategies of producers/marketers to persuade consumers, especially in terms of tastes and lifestyles, ways of living, and consumer consumption patterns. Developments in the field of technology have changed the way people live their lives. The discovery of communication technology has made people at all levels and ages use cell phones. Technology also influences consumer behavior. With increasing advances in technology, consumer needs and desires also increase, both in quality and quantity. Sangaji & Sopiah (2013) Technological developments bring changes to all aspects of human life, including financial matters. In recent years, people must be very familiar with the term.

### **3.5. E-wallet or digital wallet.**

Digital wallets introduce people to cashless or non-cash payment methods that are practical, safer and profitable. This payment method has become increasingly popular since Go-pay and Ovo offer many promos and discounts at many merchants. A digital wallet is an electronic application that can be used to pay for online transactions. Without cards and without cash, users just need to carry their smartphone. Apart from offering convenience, digital wallets are also considered safer because they are protected by a password that can only be accessed by the user. From year to year, the development of digital wallet applications in Indonesia shows a positive trend. (www.simulasikredit.com) Ovo is very reliable because payments are very fast, you don't need to bother going to the ATM anymore to withdraw money or usually make payments using banknotes, and sometimes you will be confused about the change. with the Ovo application this will not happen, because with Ovo users can easily pay for their purchases by scanning the Ovo barcode at the merchant.

## **4. Conclusion**

Based on the discussion of the research results, it can be concluded that what is attractive about Ovo is that digital wallet users use Ovo more as their means of payment compared to other digital wallets, namely the large number of promotions. In the midst of a lot of competition, Ovo is currently aggressively carrying out sales promotions in the form of cashback and vouchers so that consumers feel they are getting more benefits by using Ovo as their means of payment compared to other digital wallets.

By holding a promo, users really benefit and feel satisfied because this Ovo promo can reduce the original price of each grocery purchased to a cheaper price. Ovo offers various attractive offers for Ovo users who shop at Ovo partner merchants. Currently cashback promos are one of the most sought after by the public. Ovo is superior because it has features that make it easy to top up your balance without additional administration fees which other digital wallets don't have.

Apart from that, the attraction of Ovo is that in Ovo there is a transfer feature to the bank without additional administration fees. This is a favorite feature of Ovo users themselves. Currently, hundreds of 98 merchants are Ovo partners, including Hypermart, Cinemaxx, Matahari Dept.Store, Chattime, Shilin and many more. Users can use Ovo cash and Ovo Points at various Ovo partner merchants. Users can enjoy attractive offers and collect points. The points earned by consumers can later be used again.

Ovo offers conveniences in its features, making it easier for consumers to carry out activities. It is more practical, faster and easier to make transactions. Ovo's presence provides benefits such as

shortening their payment time, no need to carry or store large amounts of cash. Just by entering a registered bank account number or cellphone number, users can make transactions.

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#### Recommendation

It would be a good idea for Ovo to add a chat feature to the application as an alternative means to help anyone who experiences difficulties or problems using Ovo. Continue to strengthen the security system in applications to avoid technological crimes/hackers.

#### Acknowledgment

preferred

#### Declarations

contribution.

#### Data and Software Availability Statements

Data

#### References

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