

ABSTRAK

Perkembangan teknologi sekarang berkembang sangat pesat. Hal ini didorong oleh respon masyarakat yang positif akan perkembangan teknologi yang menjadikan semuanya semakin mudah. Salah satu nya adalah bertransaksi. Maka LippoX meluncurkan OVO sebagai *e-wallet*. OVO diluncurkan pertama kali pada Maret 2017 dibawah naungan PT Visionet Internasional. Hingga sekarang OVO tersebar di ribuan *merchant* yang ada di Indonesia dari Sabang hingga Merauke.

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs* dan *Efficiency* terhadap *Satisfaction* dan *Satisfaction* dalam membentuk *Loyalty* pada pengguna OVO di Surabaya. Manfaat yang diharapkan dari penelitian ini adalah supaya mampu memberikan kontribusi dalam pengembangan teori dan penelitian pemasaran, serta bermanfaat bagi OVO dalam menelaah pengaruh variabel *Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs* dan *Efficiency* terhadap *Satisfaction* dan *Satisfaction* dalam membentuk *Loyalty*

Penelitian ini merupakan penelitian dengan metode kuantitatif dengan pengolahan data menggunakan SPSS 22.0. Pengumpulan data dilakukan dengan penyebaran kuesioner kepada 116 responden dengan karakteristik responden pria dan wanita berumur 18-60 tahun, berdomisili di Surabaya, memiliki dan pernah melakukan transaksi pada aplikasi OVO minimal 2 kali dalam 3 bulan terakhir, mengetahui promo OVO, dan pernah mengakses notifikasi informasi OVO.

Hasil penelitian menunjukkan bahwa variabel yang memiliki pengaruh terbesar adalah *Satisfaction* terhadap variabel *Loyalty* sebesar 0,668; kemudian variabel yang memiliki pengaruh terbesar kedua adalah variabel *Personal Needs* terhadap variabel *Satisfaction* sebesar 0,417; terbesar ketiga variabel *Efficiency* terhadap variabel *Satisfaction* sebesar 0,336; terbesar keempat *Site Organization* terhadap variabel *Satisfaction* yang memiliki pengaruh sebesar 0,080, terbesar kelima variabel *Reliability* terhadap variabel *Satisfaction* sebesar 0,025, terbesar keenam variabel *User Freindliness* terhadap variabel *Satisfaction* sebesar 0,007; dan terbesar ketujuh variabel *Responsiveness* terhadap variabel *Satisfaction* sebesar 0,006.

Kata Kunci: *Site Organization, Reliability, Responsiveness, User Freindliness, Personal Needs, dan Efficiency*

ABSTRACT

The development of technology is now growing very rapidly. This is developed by the positive public response to technology that makes everything even more improved. One of them is transaction. So LippoX publishes OVO as an e-wallet. OVO was first launched in March 2017 under the auspices of PT Visionet Internasional. Until now, OVO is spread at merchants in Indonesia from Sabang to Merauke.

This study aims to determine how the influence of Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs and Efficiency on Satisfaction and Satisfaction in forming Loyalty on OVO users in Surabaya. The expected benefits of this research are to be able to contribute to the development of marketing theory and research, and to be useful for OVO in examining the influence of Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs and Efficiency variables on Satisfaction and Satisfaction in forming Loyalty.

This research is a quantitative method with data processing using SPSS 22.0. Data collection was carried out by distributing questionnaires to 116 respondents with the characteristics of men and women aged 18-60 years, domiciled in Surabaya, owned and had made transactions on the OVO application at least 2 times in the last 3 months, knew about OVO promos, and had accessed OVO information notifications. .

The results showed that the variables that had the greatest influence were Satisfaction with the Loyalty variable of 0.668; then the variable that has the second largest influence is the Personal Needs variable on the Satisfaction variable of 0.417; the third largest variable is Efficiency to the Satisfaction variable of 0.336; the fourth largest Site Organization on the Satisfaction variable which has an influence of 0.080, the fifth largest Reliability variable on the Satisfaction variable is 0.025, the fifth largest User Freindliness variable on the Satisfaction variable is 0.007; and the seventh largest variable Responsiveness to the Satisfaction variable is 0.006.

Keywords: *Efficiency, Order Management, Customer Service, Personalization, Trust, Product Description, Product Presentation, Entertainment Value, dan Application Appearance*