

ABSTRAK

Judul : Analisis Perbandingan Keputusan Penggunaan *E-Wallet* GoPay dan OVO Berdasarkan *Electronic Word Of Mouth*, Persepsi Manfaat, dan Kepercayaan

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Tujuan penelitian ini adalah untuk mengetahui perbedaan keputusan penggunaan *e-wallet* GoPay dan OVO berdasarkan *electronic word of mouth*, persepsi manfaat, dan kepercayaan. Populasi penelitian adalah seluruh konsumen yang pernah menggunakan *e-wallet* GoPay atau OVO serta pernah melihat sistus jejaring sosial GoPay atau OVO. Penelitian ini dilakukan di Jakarta Barat dengan jumlah sampel sebanyak 216, masing-masing 108 pengguna GoPay dan 108 pengguna OVO. Penelitian ini menggunakan metode analisis diskriminan. Hasil penelitian menunjukkan bahwa terdapat perbedaan keputusan penggunaan *e-wallet* GoPay dan OVO yang ditinjau dari variabel *electronic word of mouth*, persepsi manfaat, dan kepercayaan. Indikator yang dominan membedakan keputusan penggunaan *e-wallet* GoPay dan OVO adalah effectiveness yang termasuk dalam variabel persepsi manfaat.

Kata Kunci : *Electronic Word Of Mouth*, Persepsi Manfaat, Kepercayaan, Keputusan Penggunaan

ABSTRACT

Title : Comparative Analysis of Decisions on the Use of GoPay and OVO E-Wallet Based on Electronic Word of Mouth, Perception of Benefits, and Trust

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The purpose of this study was to determine the differences between GoPay and OVO e-wallet decisions based on electronic word of mouth, perceived usefulness, and trust. The study population is all consumers who have used GoPay or OVO e-wallet and have seen the social network system GoPay or OVO. This research was conducted in West Jakarta with a total sample of 216, each with 108 GoPay users and 108 OVO users. This research uses discriminant analysis method. The results showed that there were differences in the decision to use GoPay and OVO e-wallet in terms of electronic word of mouth variables, perceived usefulness, and trust. The dominant indicator that distinguishes between GoPay and OVO e-wallet decisions is the effectiveness included in the perception of benefits variable.

Keywords : Electronic Word Of Mouth, Perception of Benefits, Trust, Decision of Use