

ABSTRACT

The development of the digital age in the financial services industry is rapidly making many economic actors use it as a tool to expand its business. The government encouraged cashless society trend is making the digital wallet platform more damaging. Digital wallet application created to provide user convenience in transaction. In addition to convenience, a good experience becomes one of the important factors to keep users using the digital wallet application.

Go-Pay, OVO, DANA, and LinkAja are the four digital wallet platforms with the most users in Indonesia. The fourth digital wallets engaged in the same field, provide the same variation of services, and has the same target market so the competition among the fourth of digital wallet are increasingly stringent. So this study aimed to determine the user experience compared to digital wallet Go-Pay, OVO, DANA, and LinkAja. The user experience measurement on this research used HEART metrics with the sub-variables Happiness, Engagement, Adoption, Retention and Task Success.

This research used quantitative methods with a comparative descriptive-analytical technique. Data collection was done by using a purposive sampling technique as many as 405 respondents who are a student of Bandung digital wallet user Go-Pay, OVO, DANA, dan LinkAja as a digital wallet. The questionnaire was spread online by social media and instant messenger.

As a result of this research, that used Kruskal Wallis H test then continued use Mann-Whitney U test, known that not at all digital wallet applications such Go-Pay, OVO, DANA, dan LinkAja has significant differences in Bandung student.

Keywords: *User experience, HEART metrics, Digital wallet.*