Exploring the Impact of Electronic Word of Mouth, Consumer Experience, and Trust on OVO Application Adoption: A Case Study of Medan Petisah Community

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Abstract

The rise of financial technology has transformed money management, shifting from traditional methods to digital solutions, with e-wallets like DANA, GoPay, ShopeePay, and OVO becoming widely used, especially among younger people in Medan City. OVO, a popular e-wallet since its 2017 launch, initially offered numerous features and a broad network of partnerships, but its usage has recently declined due to increasing competition. This decline is attributed to factors such as negative electronic word-of-mouth (E-WOM), technical glitches, customer service issues, and concerns over security and transparency. The study, focused on OVO users in Medan Petisah, used purposive sampling to select 96 respondents based on availability and research criteria, with the sample size calculated using the Lemeshow formula, appropriate for unknown populations. The findings reveal that E-WOM, consumer experience, and trust significantly influence the decision to use OVO, with the combination of these factors playing a key role in driving adoption, emphasizing the importance of user feedback, personal experience, and trust in shaping usage decisions. From a managerial perspective, this implies that OVO must focus on improving customer service, addressing technical issues, and building stronger trust through enhanced security measures. Additionally, fostering positive E-WOM and providing better consumer experiences are crucial to regaining market share and encouraging more frequent usage of the app.

Keywords: **Financial Technology, Electronic Word-of-Mouth (E-WOM), Consumer Experience, Trust, E-Wallet Adoption**.

Introduction

Fintech's rise has significantly altered both the economic environment and societal financial behaviors, especially through digital transactions that have streamlined everyday tasks (Djohan et al., 2025). A key development in fintech is the digital wallet, which enables users to perform cashless transactions, including bill payments, retail purchases, and micro-investments (Harianto et al., 2025). In Indonesia, digital wallet applications, such as OVO, have become integral to the financial practices of urban populations, demonstrating a considerable presence in major cities like Medan (Wasiman, 2021). OVO, which launched in 2017, has experienced rapid expansion, swiftly establishing itself as a dominant application within Indonesia (Dewi & Ramli, 2023). Its widespread popularity stems from a variety of functionalities, such as partnerships with e-commerce platforms, cashback rewards, and attractive promotional offers. This approach has demonstrably succeeded in attracting the attention of the younger population, a demographic that is now significantly dependent on digital financial services (Rachma, 2020).

Conversely, notwithstanding its considerable popularity, OVO encounters substantial obstacles in preserving user allegiance within a highly competitive landscape. Empirical evidence and observations indicate a reduction in the active user base of OVO recently, with a notable decrease in engagement, particularly among younger demographics (Afifah & Purmono, 2025). This trend can be attributed to several factors, including the proliferation of Electronic Word of Mouth (eWOM) on social media platforms, which poses a risk of generating unfavorable perceptions of the application. Furthermore, the observed decrease in OVO's utilization is a result of diminishing consumer satisfaction and a decline in confidence regarding the application's security and usability (Rahim et al., 2023).

Table 1 shows the growth of digital wallet use in Indonesia. Although digital wallets are becoming more popular, competition between different platforms is increasing. Users are switching to other apps that offer better convenience or more appealing incentives.

Table 1. Number of Digital Transactions from 2020 to 2023

Years	Number of Digital Wallet Users (millions)	Annual Transactions (trillion IDR)
2020	50	110
2021	70	145
2022	90	230
2023	120	300

Source: Bank Indonesia, 2023

This observation underscores the necessity of comprehending the determinants of digital wallet app adoption, specifically OVO, amid escalating digital rivalry. A crucial element warranting consideration is the impact of electronic word-of-mouth (eWOM), which frequently shapes public perception of the application. Moreover, negative user experiences, especially those stemming from technical difficulties and inadequate customer support, constitute significant factors that diminish user engagement. Consequently, a decline in consumer confidence regarding security protocols and personal data safeguarding also affects users' choices to persist with OVO.

In light of this observed phenomenon, this research endeavors to address the existing lacuna in understanding the impact of electronic word-of-mouth (eWOM), consumer experience, and trust on the adoption of the OVO application within Indonesia, specifically concentrating on the Medan metropolitan area. While numerous investigations have explored the effects of eWOM within the e-commerce domain, the body of research that correlates these elements with digital wallet applications, which are characterized by critical features such as transaction security and user convenience, remains relatively sparse. Consequently, this study anticipates offering more profound insights into the influence of eWOM, user experience, and trust on the decision-making processes associated with digital wallet application usage in Indonesia.

Theoretically, this study aims to contribute to the existing research on how electronic word-of-mouth (eWOM) affects consumers' decisions to adopt digital technologies, particularly digital wallet applications like OVO. Practically, the findings of this research will help application developers and digital marketers create more effective marketing strategies. These strategies could increase user loyalty and reduce the likelihood of consumers switching to competing applications. Therefore, when designing campaigns that meet consumer needs, it is crucial to consider trust and user experience.

Theoretical Review
Usage Decision

A usage decision is a mental process that consumers go through in selecting, using, and evaluating products or services to fulfill their needs or desires (Micus et al., 2023). This process involves various stages, starting from information search and evaluation of product alternatives to the act of purchasing and using the product (Mar & Gonz, 2023). Consumers not only consider the functional aspects of the product but also the emotional aspects related to the experience and perception of the product (Hong et al., 2023). Usage decisions can also be interpreted as the final result of the consumer decision-making process, where consumers choose a product or service based on an evaluation of benefits, price, and level of trust in the brand (Purba et al., 2025). Trust in the brand is an important factor that influences consumer decisions in choosing a product or service because consumers tend to choose products that they believe can provide satisfaction and meet their expectations (Winardy et al., 2021). This decision is the final step that reflects the rational and emotional decisions taken by consumers after considering various relevant factors (Lim et al., 2024).

Consumer Experience

Consumer experience, a subjective assessment, arises from a consumer's engagement with products, services, or brands, encompassing cognitive, emotional, and sensory dimensions (Bhastary, 2021). The cognitive dimension pertains to the ways in which consumers interpret information and assess products; the emotional dimension encompasses the feelings experienced throughout the interaction; and the sensory dimension relates to the senses engaged during the interaction with the product or service (Siregar, 2021). Furthermore, consumer experience is shaped not only by the product's functionality but also by the emotional and physical interactions that transpire during the consumption process (Amelia et al., 2025).

Consumer experience, moreover, can be characterized as the outcome of direct or indirect interactions between consumers and businesses, thereby generating either favorable or unfavorable perceptions of the products or services provided (Hardiansyah et al., 2025). This experience constitutes a composite of consumer emotions, evaluations, and responses throughout the entire consumption journey, encompassing the phases preceding, during, and subsequent to the utilization of a specific product or service (Amelia, 2024). Consequently, positive experiences tend to enhance consumer satisfaction and loyalty, whereas negative experiences can diminish interest and confidence in a brand or company (Amelia & Tambunan, 2024).

Electronic Word of Mouth (e-WOM)

Electronic Word of Mouth (e-WOM) is a form of indirect marketing communication that occurs through digital media, where consumers share experiences, opinions, and recommendations about products or services with other consumers using various online platforms (Manero et al., 2023). Consumers become a trusted source of information for fellow consumers, so e-WOM can function as a very effective marketing tool in introducing products or services to a wider audience (Roy et al., 2025). This interaction has a significant impact on consumer decision-making, because many consumers tend to rely on reviews from others before purchasing a product or using a service (Tobing et al., 2021). Furthermore, e-WOM can also be understood as the delivery of information, comments, or consumer reviews about a product or service through social media, forums, and review sites that have the potential to influence the perceptions and purchasing decisions of others (Napitupulu et al., 2023). e-WOM plays an important role in shaping brand image in the minds of consumers, because the information disseminated can be positive or negative (Pratiwi et al., 2021). The process of disseminating this information occurs in a two-way and interactive manner, which allows consumers to exchange opinions and experiences, both praising and criticizing. Thus, opinions formed through e-WOM can influence brand image and the purchasing decisions of potential consumers (Manurung et al., 2025).

Consumer Trust

Consumer trust denotes the conviction that a brand, product, or company possesses the capability and ethical standing to deliver on its commitments and ensure contentment in alignment with consumer anticipations (Hou et al., 2024). This trust is cultivated through firsthand interaction with the product or service, alongside assessments of the company's standing (Nurhidayah et al., 2025). Consumer trust integrates both rational and emotional facets; specifically, it reflects consumers' comfort and assurance that the selected product or brand will yield a favorable experience and satisfy their expectations (Khairani, 2023). Moreover, consumer trust can be conceptualized as the degree of individual assurance in the dependability and authenticity of a product or service provider (Ayuni et al., 2025). Trust is built through past experiences, evaluations from other consumers, and the impressions formed through communication and interaction with the company (Salqaura et al., 2025). This trust is very important in deciding whether to use a product or service, because consumers tend to choose brands they see as reliable and valuable based on their needs (Armariena et al., 2025). As a result, strong brand trust helps build consumer loyalty and influences a company's long-term success (Tirtayasa et al., 2025).

Methodology

This study uses a quantitative approach to examine the cause-and-effect relationship between Electronic Word of Mouth (e-WOM), Consumer experience, and Consumer trust (independent variables) and the decision to use the OVO application (dependent variable). This research is associative-explanatory, aiming to objectively explain the impact of these variables using numerical data and statistical analysis. The study's population includes all OVO application users in Medan Petisah, North Sumatra. Because the population size is unknown, the sample size was calculated using the Lemeshow formula, with a maximum estimate of 50% and a 10% margin of error, resulting in a sample of 96 respondents.

The study employed a purposive sampling method, specifically an accidental approach, to select participants. This selection was based on the availability and relevance of the respondents to the research criteria. The data for this study came from both primary and secondary sources. Primary data were collected through questionnaires distributed to the participants. Secondary data were obtained from scientific journals, books, and annual reports. To ensure the quality of the data, both validity and reliability tests were performed. The research instrument's validity was assessed using product moment correlation, and its reliability was measured using Cronbach's alpha, with a standard reliability threshold set at > 0.60.

Data analysis was performed using classical assumption tests (normality, multicollinearity, heteroscedasticity) and multiple linear regression. The regression model used is:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3$$

Where Y is usage decision, and X_1, X_2, X_3 are e-WOM, consumer experience, and consumer trust, respectively. Hypothesis testing is carried out using t-test and F-test to determine the influence of independent variables partially and simultaneously.

Results and Discussions

Result

Descriptive Analysis Results

The following is a description of the respondents in the form of a table that describes the characteristics of this research sample, which consists of 96 OVO application users in Medan Petisah:

Table 1. Respondent Description Results

Characteristics	Number of Respondents	Percentage (%)
Gender		
Male	40	41.7%
Female	56	58.3%
Age		
18-24 years	45	46.9%
25-34 years	30	31.3%
35-44 years	14	14.6%
45 years and above	7	7.3%
Last Education		
High School/Vocational High School	12	12.5%
Diploma	16	16.7%
Bachelor's Degree (S1)	55	57.3%
Postgraduate Degree (S2/S3)	13	13.5%
Frequency of OVO Use		
Every day	49	51.0%
Several times a week	27	28.1%
Several times a month	15	15.6%

Rarely/Never	5	5.2%
OVO Use Experience		
Positive	63	65.6%
Negative	33	34.4%

This table 1 shows that the majority of respondents were female (58.3%), with the largest age group being 18-24 (46.9%). The majority of respondents had a bachelor's degree (57.3%). Most respondents used OVO daily (51.0%), and most had positive experiences with the app (65.6%). However, several respondents also had negative experiences or low confidence in the app's security (12.5%).

Classical Assumption Test Results
Normality Test

Table 2. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.57874210
Most Extreme Differences	Absolute	.060
	Positive	.034
	Negative	-.060
Test Statistic		.060
Asymp. Sig. (2-tailed)		.200[c,d]

Based on the table 2 above, the test results prove that the resulting significant value exceeds 0.05, namely 0.200, so it can be concluded that the data is classified as normally distributed.

Multicollinearity Test

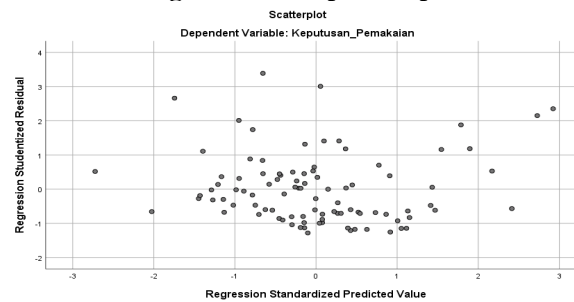**Table 3. Multicollinearity Test Results (VIF Test)**

		Coefficients[a]						
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.660	2.702		.614	.540		
	Electric Word of Mouth	.398	.094	.353	4.232	.000	.864	1.157
	Consumer experience	.280	.088	.272	3.180	.002	.821	1.218
	Consumer trust	.275	.085	.276	3.227	.002	.823	1.215

Based on the data in the table 3, each variable had a tolerance value greater than 0.1 and a VIF value less than 10. Therefore, this analysis discovered no evidence of multicollinearity.

Heteroscedasticity Test

The scatterplot graph shows that the points are spread randomly, without forming a clear pattern, and are located both above and below zero on the Y-axis. This means that there is no heteroscedasticity in the regression model, so it can be used to predict usage decisions based on the inputs of the independent variables.

Figure 1. Scatterplot Graph

Multiple Linear Regression Analysis

Table 4. Results of the Multiple Regression Coefficient Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.660	2.702		.614	.540		
Electric Word of Mouth	.398	.094	.353	4.232	.000	.864	1.157
Consumer experience	.280	.088	.272	3.180	.002	.821	1.218
Consumer trust	.275	.085	.276	3.227	.002	.823	1.215

Usage decision = 1.660 + 0.398 electronic word of mouth + 0.280 Consumer experience + 0.275 Consumer trust + e

Coefficient of Determination (R2)

Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.669[a]	.448	.430	3.637

The analysis yielded an adjusted R-squared coefficient of determination of 0.430, as shown in the preceding table. This suggests that the independent variables Electronic Word of Mouth (X1), consumer experience (X2), and consumer trust (X3) account for 43% of the variance in usage decision (Y). Consequently, the majority (57%) of the variance in usage decision is attributable to factors not encompassed within this model, presenting a potential avenue for future investigation. This observation implies that, while the model offers valuable insights into the impact of the three variables on usage decisions, additional external factors warrant consideration in subsequent analyses.

F Test

Table 6. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	986.256	3	328.752	24.858	.000[b]
Residual	1216.703	92	13.225		
Total	2202.958	95			

Based on the table 6 above, the Ftable value is 2.70 and the significance level is $\alpha = 5\%$ (0.05), while the Fcount is recorded at 24.858 with a sig.a value of 0.000. This finding indicates that this study accepts Ha and rejects H0. The comparison between Fcount and Ftable proves that simultaneously, electronic word of mouth, consumer experience, and consumer trust have a significant influence on usage decisions.

t-Test

Table 7. Partial Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.660	2.702		.614	.540		
	Electric Word of Mouth	.398	.094	.353	4.232	.000	.864	1.157
	Consumer experience	.280	.088	.272	3.180	.002	.821	1.218
	Consumer trust	.275	.085	.276	3.227	.002	.823	1.215

For the Electronic Word of Mouth (X1) variable, the calculated t-value was 4.232, which is greater than the t-table value (1.987), with a significance level of 0.000, which is less than 0.05. This indicates a positive and partially significant influence between electronic word of mouth and usage decisions. Therefore, it can be concluded that the greater the influence of electronic word of mouth, the greater the likelihood of a decision to use the product or service.

Furthermore, for the Consumer Experience (X2) variable, the calculated t-value was 3.180, which is also greater than the t-table value (1.987), with a significance level of 0.002, which is less than 0.05. These results indicate that consumer experience has a significant partial influence on usage decisions. In other words, positive consumer experiences can improve consumer decisions to use the product or service offered.

Finally, for the consumer trust variable (X3), the calculated t-value obtained was 3.227, which is also greater than the t-table (1.987), with a significance level of 0.002, which is smaller than 0.05. This indicates a partially significant influence between consumer trust and usage decision. This confirms that the higher the level of consumer trust in a product or service, the greater the possibility of consumers making a usage decision.

Discussion
The Influence of eWOM on Usage Decisions

The test results indicate that electronic word-of-mouth (eWOM) significantly influences whether people use the OVO application. Several studies (Roy et al., 2025)(Manero et al., 2023)(Miranda & Miranda, 2023). support this finding. eWOM can shape how consumers view a brand, which then affects their buying choices and how they use products (Munandar et al., 2022). As a result, consumers who receive positive eWOM information tend to be more confident in their purchasing decisions [(Rivai et al., 2021). Moreover, eWOM acts as a communication tool that affects how consumers perceive the quality of a product or service (Nasib, 2024). eWOM disseminated via social media and online applications demonstrably impacts consumer choices regarding product or service utilization (Tanady et al., 2025). This observation carries substantial managerial implications, indicating that businesses, particularly those operating digital services like OVO, should strategically integrate eWOM into their marketing approaches. Considering the considerable effect of user reviews and recommendations on application usage, companies could prioritize cultivating an engaged and content user base while simultaneously incentivizing consumers to disseminate favorable experiences across digital platforms. OVO's marketing team should consider enhancing features that support user interaction. This could involve encouraging reviews or starting a referral program to motivate users to recommend the app. By strategically using electronic word-of-mouth (eWOM), the company can strengthen its brand image, increase customer loyalty, and, ultimately, improve its rate of converting new users.

The Influence of Consumer Experience on Usage Decisions

Test results pertaining to consumer experience indicate a substantial impact of user experience on decisions regarding OVO utilization. This observation corroborates the notion that the application's provided experience, irrespective of its positive or negative nature, directly affects consumers' choices to persist in using it (Hardcastle et al., 2025)(Caferra et al., 2025)(Caferra et al., 2025).

Consumer experience, encompassing satisfaction with the interface, ease of use, and service quality, can subsequently influence user loyalty and the propensity of consumers to recommend the application to others. This finding is further substantiated by prior research (Tambunan et al., 2025). A good experience for customers leads to satisfaction and loyalty, which encourages them to keep using the app or product (Pebri et al., 2020). A positive experience can strengthen the emotional connection between consumers and a product, which can lead to higher customer retention (Junaidi et al., 2022). Moreover, a consistent and satisfying experience greatly affects the long-term choice to use digital services (Tirtayasa et al., 2024). This finding suggests that OVO managers should focus on improving the overall user experience. Specifically, a user-friendly interface, quick transaction processes, and responsive customer service will be crucial for keeping and attracting users. Therefore, the company must continue to innovate in improving the consumer experience to ensure consumer loyalty to the application

The Influence of Consumer Trust on Usage Decisions

The consumer trust test results indicate a positive assessment of the OVO application. This finding aligns with prior studies, which have established that consumer trust is a crucial element in fostering enduring relationships between users and digital service providers (Beck et al., 2023)(Hussain et al., 2025)(Oyekunle et al., 2024). Furthermore, transparency and security within digital transactions significantly impact users' choices regarding the selection and continued utilization of a specific application or platform (Martin & Nasib, 2021). Consequently, trust in a secure payment system substantially affects consumers' inclination to engage in repeat transactions (Putra et al., 2025). Applications that build consumer trust by making transactions easier and more secure tend to be used more often (Lubis et al., 2023). Consequently, the managerial implication of this observation underscores the necessity for OVO managers to prioritize initiatives aimed at cultivating and sustaining consumer trust, particularly concerning security and transparency. Enhancing security protocols, including the implementation of two-factor authentication and the provision of explicit privacy policies, alongside ensuring transparency in all transactions and policies, can contribute to the fortification of consumer trust. In accordance with this premise, the company can thereby retain a larger base of loyal users and augment the probability of new users adopting the OVO application.

Conclusions

The present investigation reveals that electronic word of mouth (eWOM), consumer experience, and consumer trust exert considerable influence on usage decisions concerning the OVO app within the Medan Petisah region. The findings demonstrate that eWOM, specifically in the form of user-generated reviews and recommendations, constitutes a primary determinant of usage choices. Moreover, a favorable consumer experience, encompassing both user-friendliness and customer support, correlates positively with the propensity for continued app utilization. In addition, consumer trust in the OVO system's security and transparency functions as a significant moderating variable, thereby amplifying the impact of eWOM and consumer experience on usage decisions. Consequently, when consumers perceive the app as secure and transparent, their likelihood of continued usage increases.

Conversely, a lack of trust in the system can worsen how people use it. Based on these findings, it's recommended that OVO improve the user experience by providing better customer service and quickly fixing technical problems. In addition, OVO should actively manage online word-of-mouth to build its reputation through positive user reviews and increase consumer trust by explaining its data security policies. The researchers also suggest more research to explore other factors that might affect how people use fintech apps, such as financial incentives and new features. For consumers, it's important to carefully read other users' reviews and verify that the application is safe and transparent to ensure a secure and dependable transaction experience.

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