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USER SATISFACTION ANALYSIS OF DANA APPLICATION USINGEND USER COMPUTING SATISFACTION METHOD

Sudarsono Aritonang[*1], Dedy Agung Prabowo[2], Cepi Ramdani[3]*
[1,2,3]Telkom Purwokerto Institute of Technology
Jl. DI Panjaitan No. 128, Karangreja, Purwokerto Kidul, Central Java, Indonesia
*E-mail: * 19103077@ittelkom-pwt.ac.id*

ABSTRACT- The XYZ e-wallet app offers convenient non-cash transactions with a range of features, yet it falls short in several aspects, leading to user discomfort and dissatisfaction. Key weaknesses include challenges in upgrading to Premium, difficulties in merchant payments, and inadequate customer service. A pre-research survey involving 59 respondents revealed that 54.2% sought transaction assistance, and 61% expressed dissatisfaction with the app's services.This study employed the End User Computing Satisfaction (EUCS) method to evaluate user contentment with the XYZ e-wallet. Five variables were measured: Content, Accuracy, Format, Ease of Use, and Timeliness, each assessed with four questions. Results indicated high satisfaction in Content, Format, and Ease of Use, meeting the "Very Satisfied" criteria. However, Accuracy and Timeliness achieved a "Satisfied" rating. Notably, the lowest score was in Accuracy and Timeliness, pertaining to transfer errors, Premium upgrades, and timely issue resolution. In essence, the XYZ e-wallet's strengths lie in its content, format, and user-friendliness, while aspects such as accuracy and timeliness require improvement. The research emphasizes the need for enhanced accuracy in transactions, seamless Premium upgrades, and more efficient problem-solving. By addressing these concerns, the XYZ e-wallet can enhance user satisfaction and provide a more seamless and effective digital payment experience.

Keywords: Electronic Wallet, End User Computing Satisfaction, User Satisfaction.

1. INTRODUCTION

Technological advances in today's modern times have resulted in the use of technology developing rapidly to meet human needs in various aspects of life, one of which is in the financial sector. FinancialTechnology is an innovation in technological developments in the financial industry, or what is often called Fintec. E-Wallet is an application orelectronic wallet service that functions to make transactions between users[1]. Fintech is a business model that is currently helping people carry out financial transactions without having an account likethat of banks in general[2]. With today's technological advancements, financial transactions can be carried out by anyone through an application on a smartphone without the need to carry cash because users can easily and quickly make digital payments. In using the E-Wallet, you must be connected to the internet network and, in the application, store a nominal amount of electronic money. The e-Wallet that is in demand by the Indonesian people ranks first, namely ShopeePay; second is OVO; third is Gopay; fourth is e-wallet xyz, and ranks fifth is LinkAja[3].

The XYZ e-wallet application is a startup that provides an E-Wallet platform for the Indonesian people to make application-based electronic payments that are used to make non-cash and non- card transactions.[4]. The XYZ E-wallet application certainly provides comfort and convenience in non- cash transactions with various features. Among them are payments for water and electricity bills, BPJS payments, credit purchases, bank transfers, game voucher purchases, money transfers to other xyz e- wallet users, and E-Commerce payments. Based on

research[5], there needs to be a solution with the XYZ e-wallet application. Users of the XYZ e-wallet application consider that the alertness in assisting the help feature still needs to be improved because the help center in the XYZ e-wallet application responds very slowly. There is no reply from the XYZ e-wallet application, and it is not easy to make payments at cooperating merchants with the XYZ e-wallet app[5]. Study[6] also had problems upgrading the XYZ e-wallet to premium[6]. The above issues are supported by the Pre-Research questionnaire distributed to users of the XYZ e-wallet application online using Google Forms. Respondents who filled out the pre-research questionnaire totaled 59 people. As many as 54.2% had experienced problems when making transactions. As many as 61% of users are dissatisfied with the services provided by the XYZ e-wallet application. Based on the explanation of the problems above, this study aims to analyze the level of user satisfaction with the XYZ e-wallet application using the EUCS (End User Computing Satisfaction) method.

The EUCS (End User Computing Satisfaction) method is a method for measuring the level of user satisfaction with an application by comparing the expectations and reality of an application.[7]. The method developed by Doll and Torkzadeh is carried out by comparing interests with the actual performance of an application based on five factors that need to be considered in developing applications: content, accuracy, format, Ease of use. of use), and timeliness.

2. LITERATURE REVIEW

Related research is analyzed and used as a reference to initiate an investigation. The first research, entitled "Analysis of User Satisfaction with the Flip. id Application uses the Technology Acceptance Model (TAM) and End User Computing Satisfaction (EUCS)" methods with the author Rezki Dwy Putra and Dedy Rahman Prehanto. The difference is found in the process using two different ways of analyzing the level of user satisfaction, while the research will be conducted using the EUCS method[8].

The second study, entitled "Satisfaction Assessment with the End User Computing Satisfaction Model for Financial Technology Application Users (Case Study for Linkaja Application Users)," Obtained an equation that is to determine the level of user satisfaction with E-Wallet using the EUCS method with the variables used namely Content, Accuracy, Format, Timeliness, Ease of Use to analyze data and use SPPS to help analyze data validity. do analysis[9].

The third research is entitled "Analysis of User Satisfaction of the KAI Access Application as a Media for Ordering Train Tickets Using the EUCS Method." user satisfaction with the XYZ e-wallet application using EUCS[10].

The fourth study, "Analysis of Student Satisfaction with the Cares and Protection Application Using the EUCS Method," differs from the use of data processing applications. Previous research used SEM-PLS to analyze statistical data with the PeduliLindungi application object. In contrast, the research that will be carried out uses SPSS to analyze data with the XYZ e-wallet application object[11].

3. RESEARCH METHODS

The End User Computing Satisfaction (EUCS) method measures the level of user satisfaction in an application system by comparing the expectations and reality of an information system.[12]. The End User Computing Satisfaction (EUCS) method is one of the many methods that can be applied in measuring the level of end-user satisfaction in applications; this method was developed by Doll and Torkzadeh[13]. The EUCS evaluation model emphasizes user satisfaction with technological aspects by assessing content, accuracy, format, time, and Ease of use. The EUCS method has five variables that need to be considered in analyzing the level of satisfaction of an application, including content, accuracy, format, Ease of use, and timeliness.

1. Content

The content variable is a variable that aims to assess the level of user satisfaction based on thecontent or information contained in the application. The story of user satisfaction is high on the content variable if the content or information presented is valuable and informative.

2. Accuracy

This variable aims to assess the level of user satisfaction based on the accuracy of the data displayed in the application. The story of user satisfaction is said to be accurate on the accuracy variable if there are fewer data errors in the application.

3. Form (Format)

The form variable (Format) is a variable that aims to assess the level of user satisfaction based on the interface and the layout used in the application. The story of user satisfaction is high in the form variable (Format) if the format presented is attractiveand provides Ease of use to the wearer.

4. User Ease (Ease of Use)

The user ease variable is a variable that aims to assess the level of user satisfaction based on user- friendliness or the level of user ease in using each menu in the application according to the function of each menu.

5. Timeliness

The timeliness variable is a variable that aims toassess the level of user satisfaction based on thetimeliness of the application in the service. Timeliness here means a real-time system, from submitting problem reports that exist in applications from users directly processed by application services to solutions to problems reported as soon as possible without waiting long.[14].

To evaluate the level of satisfaction of users of the XYZ e-wallet application, several questions can be used on the final computing user satisfaction method. The following questions in Table 1 can be used for this analysis.

Table 1. End User Computing Satisfaction Method Questions

Content	
C1	Does the XYZ e-wallet application provide promo, discount, and help center information according to user needs?
C2	Does the XYZ e-wallet application provide clear and complete promo, discount, and help center information?
C3	Does the XYZ e-wallet application provide promo, discount, and help center information that is easy for users to understand?
C4	Does the XYZ e-wallet app provide applicable promo, discount, and help center information for users?
accuracy	
A1	Does the XYZ e-wallet application provide correct and accurate information on promotions, discounts, and help centers?
A2	Does every feature in the XYZ e-wallet application that you click always display the appropriate feature page?
A3	Does the XYZ e-wallet application rarely experience errors when making Transfers, Payments, and Top Ups?
A4	Does the XYZ e-wallet application display output that matches the Transfer, Payment, and top results?

A5	Does upgrading a regular xyz e-wallet account to a premium xyz e-wallet account work without errors?
Format	
F1	Does the XYZ e-wallet application display have an attractive color setting?
F2	Does the XYZ e-wallet application have a user-friendly layout?
F3	Does the display of the XYZ e-wallet application have an easy-to-understand menu structure and features?
F4	Does the XYZ e-wallet application have an attractive interface design?
Ease of Use	
E1	Is the XYZ e-wallet application easy to access anywhere and anytime?
E2	Is the XYZ e-wallet application easy and convenient to use?
E3	Is the XYZ e-wallet application easy to use when making Transfers, Payments, and Top Ups?
E4	Is the XYZ e-wallet application user-friendly?
Timeliness	
T1	Does the XYZ e-wallet application always display the latest promo, discount, and help center information?
T2	Is the XYZ e-wallet application loading time in displaying the homepage and every feature fast enough?
T3	Is the problem reporting service on the XYZ e-wallet application fast in dealing with issues?
T4	Is the problem reporting service on the XYZ e-wallet application correct in dealing with issues?

The following are the steps in analyzing datausing the EUCS method[15][16];

1. Determine the size of the criterion/ideal Score

$$\sum SK = ST \times JP \times JR \quad \text{..... (1)}$$ SK = Score Criteria

ST = Highest Scale

JP = Number of Questions JR = Number of Respondents

2. Determine the total Score of the results of variabledata collection

$$\sum SH = (X1 + X3 + Xn \ldots +) \quad \text{.....(2)}$$ SH = Total Score of variable data collection results

Xn = Total Score of variable data collection

3. Calculate the magnitude of the percentage.

$P = {}^{SH} \times 100\%$……...(3) SK —

P = Percentage of Respondents' Answers

The following are the existing interpretation score criteria based on interval calculations[17].

Table 2. Percentage interpretation range

% intervals	Criteria
0% - 19.9%	Very Dissatisfied
20% - 39.9%	Not satisfied
40% - 59.9%	Quite satisfied
50% - 79.9%	Satisfied
80% - 100%	Satisfied

4. RESULTS AND DISCUSSION

The following is the result of analysis and dataprocessing from the questionnaire that was carried outusing SPSS software.

4.1 Validity Test

Test validity is an index that shows how well the test measures what it is supposed to measure. A validity test is a test that functions to see whether a measuring instrument is valid or invalid. The indicators in the questionnaire are good if the value ofthe r count is more significant than the r table (r count > r table)[18]. Following are the results of the validitytest in Table 3.

Table 3. Validity Test Results

Statement Code	r count	r table (N -2)	Information
C1	0.781	0.088	*Valid*
C2	0.700	0.088	*Valid*
C3	0.656	0.088	*Valid*
C4	0.792	0.088	*Valid*
A1	0.381	0.088	*Valid*
A2	0.375	0.088	*Valid*
A3	0.747	0.088	*Valid*
A4	0.824	0.088	*Valid*
A5	0.838	0.088	*Valid*
F1	0.754	0.088	*Valid*
F2	0.696	0.088	*Valid*
F3	0.704	0.088	*Valid*
F4	0.796	0.088	*Valid*
E1	0.649	0.088	*Valid*
E2	0.715	0.088	*Valid*
E3	0.685	0.088	*Valid*
E4	0.675	0.088	*Valid*
T1	0.533	0.088	*Valid*
T2	0.565	0.088	*Valid*
T3	0.798	0.088	*Valid*
T4	0.825	0.088	*Valid*

4.2 Reliability Test

According to Notoatmodjo, reliability is an index that shows the extent to which a measuring device can be trusted or relied on so that reliability tests can be used to determine the consistency of measuring instruments and whether measuring instruments remain consistent if the measurement is repeated.[18]. The reliability test results, if the Cronbach Alpha value is > 0.60, can be stated that thetested variable can be declared reliable. The following are the results of the reliability test in Table 4.

Table 4. Reliability Test Results

Variable	Cronbach Alpha's	Information
C	0.713	Reliable
A	0.674	Reliable
F	0.717	Reliable
E	0.613	Reliable
Q	0.637	Reliable

4.3 Variable Test of End User Computing Satisfaction Method

1. Content

The calculation's next step will be based on theEUCS method.

a. Calculates the total Score of content variable data collection

Table 5. Content Answer Score Calculation

Code	Questionnaire Answers					Results of Each Answer
	SS (5)	S(4)	RR (3)	TS (2)	STS (1)	
C1	169	243	87	13	4	2.108
C2	172	258	71	12	3	2.132
C3	197	244	58	14	3	2.166
C4	198	223	83	8	4	2.151
Total Score						8,557

b. Calculating the percentage of respondents'answers

$$P = \frac{8.557}{10.320} \text{ x } 100\%$$

$$P = 0{,}829 \text{ x } 100\%$$

$$P = 82{,}91\%$$

Based on the calculation of the EUCS method,the percentage of respondents' answers (P) on the content indicator was 82.91%. In the category range,82.91% is included in the 80-100% range with Very Satisfied interpretation criteria.

2. Accuracy (Precision)

The calculation's next step will be based on theEUCS method.

a. Calculating the total Score of Accuracy variabledata collection

Table 6. Accuracy Answer Score Calculation

Code	Questionnaire Answers					Reslts of Each Answer
	SS (5)	S(4)	RR (3)	TS (2)	STS (1)	
A1	137	261	103	13	2	2066
A2	161	250	88	14	3	2,100
A3	129	102	80	192	13	1690
A4	105	151	84	174	2	1,733
A5	90	117	125	179	5	1,656
Total Score						9,245

b. Calculating the Answer percentage of Respondents

$P = \frac{7.520}{10.230}$ x 100%

P = 0,728 x 100%

P = 72,86%

Based on the calculation of the EUCS method,the percentage of respondents' answers (P) on the content indicator was 82.91%. In the category range, 82.91% is included in the 80-100% range with Very Satisfied interpretation criteria.

3. Format (Form)

The calculation's next step will be based on the EUCS method.

a. Calculates the total Score of format variable data collection

Table 7. Format Answer Score Calculation

Code	Questionnaire Answers					Results of Each Answer
	SS (5)	S(4)	RR (3)	TS (2)	STS (1)	
F1	164	225	105	15	7	2072
F2	169	266	63	14	4	2,130
F3	195	246	63	10	2	2,170
F4	152	262	78	19	5	2085
Total Score						8,457

b. Calculating the percentage of respondents answer

$$P = \frac{8.457}{10.320} x\ 100\%$$
$$P = 0{,}819\ x\ 100\%$$
$$P = 81{,}94\ \%$$

Based on the calculation of the EUCS method,the results of the percentage of respondents' answers (P) on the format indicator were 81.94%. In the category range, 81.94% is included in the 80-100% range with Very Satisfied interpretation criteria

4. Ease of use (Ease of Use)

The calculation's next step will be based on the EUCS method.

a. Calculating the total Score of Ease of use variable data collection

Table 8. Ease of use Answer Score Calculation

Code	Questionnaire Answers					Results of Each Answer
	SS (5)	S(4)	RR (3)	TS (2)	STS (1)	
E1	206	188	111	9	2	2.135
E2	199	224	83	7	3	2.157
E3	235	194	75	4	8	2,192
E4	207	217	76	12	4	2.159
Total Score						8,643

b. Calculating the percentage of respondents' answers

$$P = \frac{8.643}{10.320} x\ 100\%$$
$$P = 0{,}837\ x\ 100\ \%$$
$$P = 83{,}75\ \%$$

Based on the calculation of the EUCS method,the results of the percentage of respondents' answers (P) on the Ease of use indicator were 83.75%. In the category range, 83.75% is included in the 80-100% range with Very Satisfied interpretation criteria.

5. Timeliness

The calculation's next step will be based on theEUCS method.

a. Calculate the total Score of Timeliness variabledata collection

Table 9. Timeliness Answer Score Calculation

Code	Questionnaire Answers					Results of Each Answer
	SS (5)	S(4)	RR (3)	TS (2)	STS (1)	
T1	141	246	109	15	5	2051
T2	150	233	103	21	9	2042
T3	127	128	77	179	5	1,741
T4	96	133	105	177	5	1686
Total Score						7,520

b. Calculating the percentage of respondents'answers

$$P = \frac{7.520}{10320} x\ 100\%$$
$$P = 0{,}728\ x\ 100\%$$
$$P = 72{,}86\%$$

Based on the calculation of the EUCS method,the percentage of respondents' answers (P) on the timeliness indicator was 72.86%. In the category range, 72.86% is included in the 60-79.9% range with the Satisfied interpretation criteria.

6. Calculation of satisfaction for each question item.

Table 8 is a table for processing respondents' answers to the questionnaire based on each question item which consists of 21 questions.

Table 10. Questionnaire Answer Results for Each Question Item

Code	Questionnaire Answers				
	SS (5)	S(4)	RR (3)	TS (2)	STS (1)
C1	169	243	87	13	4
C2	172	258	71	12	3
C3	197	244	58	14	3
C4	198	223	83	8	4
A1	137	261	103	13	2
A2	161	250	88	14	3
A3	129	102	80	192	13
A4	105	151	84	174	2
A5	90	117	125	179	5
F1	164	225	105	15	7
F2	169	266	63	14	4
F3	195	246	63	10	2
F4	152	262	78	19	5
E1	206	188	111	9	2
E2	199	224	83	7	3
E3	235	194	75	4	8
E4	207	217	76	12	4
T1	141	246	109	15	5
T2	150	233	103	21	9
T3	127	128	77	179	5
T4	96	133	105	177	5

The following are steps regarding the calculation of the percentage results of respondents' answers from processing respondents' answers to each question item using the EUCS method, which include the following

a. *Content* 1(C1)

$$P = \frac{(5\times 169)+(4\times 243)+(3\times 87)+(2\times 13)+(1\times 4)}{5\times 1\times 516}$$

$$P = \frac{2.108}{2580}\times 100\% = \mathbf{81,7\%}$$

b. *Content* 2(C2)

$$P = \frac{(5\times 172)+(4\times 258)+(3\times 71)+(2\times 12)+(1\times 3)}{5\times 1\times 516}$$

$$P = \frac{2.132}{2580}\times 100\% = \mathbf{82,6\%}$$

c. *Content* 3(C3)

$$P = \frac{(5\times 197)+(4\times 244)+(3\times 58)+(2\times 14)+(1\times 3)}{5\times 1\times 516}$$

$$P = \frac{2.166}{2580}\times 100\% = \mathbf{83,9\%}$$

d. *Content* 4(C4)

$$P = \frac{(5\times 198)+(4\times 223)+(3\times 83)+(2\times 8)+(1\times 4)}{5\times 1\times 516}$$

$$P = \frac{2.151}{2580}\times 100\% = \mathbf{83,3\%}$$

e. *Accuracy* 1(A1)

$$P = \frac{(5\times 137)+(4\times 261)+(3\times 103)+(2\times 13)+(1\times 2)}{5\times 1\times 516}$$

$$P = \frac{2.066}{2580} \times 100\% = \mathbf{80\%}$$

f. *Accuracy* 2(A2)

$$P = \frac{(5 \times 161) + (4 \times 250) + (3 \times 88) + (2 \times 14) + (1 \times 3)}{5 \times 1 \times 516}$$

$$P = \frac{2.100}{2580} \times 100\% = \mathbf{81,3\%}$$

g. *Accuracy* 3(A3)

$$P = \frac{(5 \times 129) + (4 \times 102) + (3 \times 80) + (2 \times 192) + (1 \times 13)}{5 \times 1 \times 516}$$

$$P = \frac{1.690}{2580} \times 100\% = \mathbf{65,5\%}$$

h. *Accuracy* 4(A4)

$$P = \frac{(5 \times 105) + (4 \times 151) + (3 \times 84) + (2 \times 174) + (1 \times 2)}{5 \times 1 \times 516}$$

$$P = \frac{1.733}{2580} \times 100\% = \mathbf{67,1\%}$$

i. *Accuracy* 5(A5)

$$P = \frac{(5 \times 90) + (4 \times 117) + (3 \times 125) + (2 \times 179) + (1 \times 5)}{5 \times 1 \times 516}$$

$$P = \frac{1.656}{2580} \times 100\% = \mathbf{64,1\%}$$

j. *Format* 1(F1)

$$P = \frac{(5 \times 164) + (4 \times 225) + (3 \times 105) + (2 \times 15) + (1 \times 7)}{5 \times 1 \times 516}$$

$$P = \frac{2.072}{2580} \times 100\% = \mathbf{80,3\%}$$

k. *Format* 2(F2)

$$P = \frac{(5 \times 169) + (4 \times 266) + (3 \times 63) + (2 \times 14) + (1 \times 4)}{5 \times 1 \times 516}$$

$$P = \frac{2.130}{2580} \times 100\% = \mathbf{82,5\%}$$

l. *Format* 3(F3)

$$P = \frac{(5 \times 195) + (4 \times 246) + (3 \times 63) + (2 \times 10) + (1 \times 2)}{5 \times 1 \times 516}$$

$$P = \frac{2.170}{2580} \times 100\% = \mathbf{84,1\%}$$

m. *Format* 4(F4)

$$P = \frac{(5 \times 152) + (4 \times 262) + (3 \times 78) + (2 \times 19) + (1 \times 5)}{5 \times 1 \times 516}$$

$$P = \frac{2.085}{2580} \times 100\% = \mathbf{80,8\%}$$

n. *Ease of Use* 1(E1)

$$P = \frac{(5 \times 206) + (4 \times 188) + (3 \times 111) + (2 \times 9) + (1 \times 2)}{5 \times 1 \times 516}$$

$$P = \frac{2.135}{2580} \times 100\% = \mathbf{82,7\%}$$

o. *Ease of Use* 2(E2)

$$P = \frac{(5\times 199)+(4\times 224)+(3\times 83)+(2\times 7)+(1\times 3)}{5\times 1\times 516}$$

$$P = \frac{2.157}{2580}\times 100\% = \mathbf{83,6\%}$$

p. *Ease of Use* 3(E3)

$$P = \frac{(5\times 235)+(4\times 194)+(3\times 75)+(2\times 4)+(1\times 8)}{5\times 1\times 516}$$

$$P = \frac{2192}{2580}\times 100\% = \mathbf{84,9\%}$$

q. *Ease of Use* 4(E4)

$$P = \frac{(5\times 207)+(4\times 217)+(3\times 76)+(2\times 12)+(1\times 4)}{5\times 1\times 516}$$

$$P = \frac{2.159}{2580}\times 100\% = \mathbf{83,6\%}$$

r. *Timeliness* 1(T1)

$$P = \frac{(5\times 141)+(4\times 246)+(3\times 109)+(2\times 15)+(1\times 5)}{5\times 1\times 516}$$

$$P = \frac{2.051}{2580}\times 100\% = \mathbf{79,4\%}$$

s. *Timeliness* 2(T2)

$$P = \frac{(5\times 150)+(4\times 233)+(3\times 103)+(2\times 21)+(1\times 9)}{5\times 1\times 516}$$

$$P = \frac{2.042}{2580}\times 100\% = \mathbf{79,1\%}$$

t. *Timeliness* 3(T3)

$$P = \frac{(5\times 127)+(4\times 128)+(3\times 77)+(2\times 179)+(1\times 5)}{5\times 1\times 516}$$

$$P = \frac{1.741}{2580}\times 100\% = \mathbf{67,4\%}$$

u. *Timeliness* 4(T4)

$$P = \frac{(5\times 96)+(4\times 133)+(3\times 105)+(2\times 177)+(1\times 5)}{5\times 1\times 516}$$

$$P = \frac{1,686}{2580}\times 100\% = \mathbf{65,3\%}$$

Based on the calculation of the EUCS method,the results of the percentage of respondents' answers aredifferent for each question item. Questions C1, C2, C3, C4, A1, A2, F1, F2, F3, F4, E1, E2, E3, and E4 get the Very Satisfied category with an answerpercentage value of 81.7%, 82.6%, 83.9%, 83.3% 80%, 81.3%, 80.3%, 82.5%, 84.1%, 80.8%, 82.7%, 83.6%, 84.9% and 83 .6%. The questions A3, A4, A5, T1, T2, T3 and T4 get the Satisfied category with percentage values of 65.5%, 67.1%, 64.1%, 79.4%, 79.1%, 67.3% and 65.3%.

5. CONCLUSION

After evaluating the analysis of user satisfaction for the XYZ e-wallet application using the end user computing satisfaction method, it can be concluded that the results of the study of the level of user satisfaction analysis for the XYZ e-wallet application

using the End User Computing Satisfaction method show that:

1. The results of the percentage of respondents' answers for the content variable reached 82.14% with Very Satisfied criteria. For the accuracy variable, it came to 71.66% with the Satisfied criteria. The format variable reached 81.94% with Very Satisfied criteria, the Ease of Use variable reached 83.75% with Very Satisfied criteria, and the timeliness variable reached 72.86% with Satisfied criteria.
2. The percentage results for each question item get different results. Questions C1, C2, C3, C4, A1, A2, F1, F2, F3, F4, E1, E2, E3, and E4 get the Very Satisfied category with an answer percentage value of 81.7%, 82.6%, 83.9%, 83.3%, 80%, 81.3%, 80.3%, 82.5%, 84.1%, 80.8%, 82.7%, 83.6%, 84.9% and 83 .6%. The questions A3, A4, A5, T1, T2, T3 and T4 get the Satisfied category with percentage values of 65.5%, 67.1%, 64.1%, 79.4%, 79.1%, 67.3% and 65.3%.However, in question items A3, A4, A5, T3, and T4, the results of the percentage of respondents' answers were quite low, namely 65.5%, 67.1%, 64.1%, 67.3%, and 65.3%, because it still needs improvement evaluation by application developers to increase user satisfaction of the XYZ e-wallet application.
3. Recommendations for improvements that can be made are handling error issues in application features, overcoming problems related to errors displaying inappropriate output, optimizing xyz e- wallet account upgrades, and improving situation reporting services quickly and precisely.

6. CLOSING

1. Based on the analysis that has been done, there are several suggestions, including the following;
2. The user satisfaction measurement method is limited to End User Computing Satisfaction (EUCS). Therefore, in future research, researchers can add other measurement methods or use different ways to obtain more accurate and comprehensive results in measuring user satisfaction with the XYZ e-wallet application. Thus, the research results can provide helpful information for future application development and increase overall user satisfaction.
3. As a further suggestion, it is hoped that researchers can continue evaluating user satisfaction in the XYZ e-wallet application by adding other evaluations besides the End User Computing Satisfaction method. One assessment that can be carried out is measuring the usability level of the application so that it can provide a complete picture of the quality of the XYZ e- wallet application from the user's perspective.

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