

# The Effect of Perceived Convenience, Service Quality, and OVO Cashback Promotion on Consumer Satisfaction in Students of the Faculty of Economics

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## ARTICLE INFO

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## ABSTRACT

This research aims to find out how the effect of The Convenience Perception, Cashback Promo, and Quality of Service on Customer Satisfaction in Students of Universitas Prima Indonesia. This study used the SPSS application. In this study, the population used at Universitas Prima Indonesia was 93 students. The method used in this research is a quantitative approach. The results of this study variable Ease Perception have a positive and significant effect on Customer Satisfaction with a significance of 0.000 and thitung 5.223. Cashback Promo variables have a positive and significant effect on Customer Satisfaction with a significance of 0.000 and thitung 5.922. Service Quality variables have a positive and significant effect on Customer Satisfaction with a significance of 0.000 and thitung 5,678. Variables of Ease, Completion, and Quality of Service Precepts simultaneously affect Customer Satisfaction.

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## 1. INTRODUCTION

In the current digital era, many industries offer financial technology services (fintech) to the public, such OVO which offers a lot of convenience of doing transaction. OVO is a digital wallet service (smart financial apps) that offers a lot of convenience in making transactions to consumers [1]. By November 2017, OVO users had grown by more than 400 percent and originated in the transportation, retail, and e-commerce sectors. In 2017, there were more than 500,000 offline outlets that used OVO as a payment technique. OVO also strengthened its platform that year in expanding the QR Code to support the empowerment of UMKM. It is estimated that in August 2018 there will be 9000 MSMEs collaborating with OVO. The OVO application is considered to be able to provide convenience in payment stages which is to shorten the time of the OVO's users, users do not need to carry cash when making payment transactions, because it uses the balance that contained in the application and will be deducted automatically according to the total that must be paid. This phenomenon is the background for the researcher to make research where the goal of the research is to witness the perception of convenience, as well as the quality of OVO services, in line with the main problem, the authors are interested in carrying out the research in the title The Effect of Perceived Convenience, Service Quality, and OVO Cashback Promos on Consumer Satisfaction in Students of the Faculty of Economics, UNPRI. This study uses four variables, namely perceived convenience, service quality [2]. Cashback promotion and customer satisfaction according to Winda 2015 that there are four elements of consumer satisfaction namely expectations, performance, comparison, confirmation [3].

## 2. METHOD

### 2.1 Type and Data Source

*The Effect of Perceived Convenience, Service Quality, and OVO Cashback Promotion on Consumer Satisfaction in Students of the Faculty of Economics- Rania Tabita br Sebayang, Winda Sri Astuti Doloksaribu, Vivi Acela br Sembiring, Lukas Kodrat Ardoman Bali, Kevin Irving Edward Nadapdap*

The kind of data in a study is primary data obtained through questionnaires by researchers to the student respondents UNPRI wearing OVO application. Secondary data used such as books, journal before. Technique data conducted the process of taking the survey sampling purposive wearing technique. Sampling purposive the technique to implemented can found some samples population that has been set in an appointed comfortable criteria, ordinal namely very agree (5), agree (4), enough (3), disagree (2), and strongly disapproved of (1). Sampling technique in this research using purposive sampling based on Sugyono,2016 [4].

## 2.2 Model Research

Multiple regression analysis used by researchers, Data analysis in this research using multiple linear regression. if researchers want to see how conditions the dependent variable, if two or more as a factor in the independent variable predictor manipulation at rising.

## 3. RESULT AND DISCUSSION

### 3.1 Analysis Of Multiple Linear Regression

#### 3.1.1 Research Model

Model		Coefficients <sup>a</sup>			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1,576	,846		1,863	,066
	PresepsiKemudahan	,454	,093	,468	4,877	,000
	PromoCashback	,300	,099	,276	3,020	,003
	KualitasPelayanan	,150	,072	,166	2,093	,039

**Table 3.1.1 Test Result of Multiple Linear Regression Model**

The meaning of the equation is: Consumer satisfaction = 1.576 + 0.454 Perception of Ease + 0.300 Cashback Promo + 0.150 Quality of Service. In line with table 3.1.1, the multiple linear regression equations in the study:

1. The regression constant point is 1.576 which means that if the perception of convenience, cashback promo and service quality is 0, then the total consumer satisfaction is 1.576 units.
2. The regression coefficient of perceived convenience is positive 0.454, which means that each increase in perception of convenience expands consumer satisfaction.
3. The regression coefficient of the Cashback Promo is positive 0.300, which means that the Cashback Promo variable is in line with the expansion of consumer satisfaction.
4. The regression coefficient of service quality is positive 0.150, means that the effect of service quality is to increase consumer satisfaction and has a positive and significant effect on increasing consumer satisfaction.

#### 3.1.2 Coefficient of Determination(R<sup>2</sup>)

The R<sup>2</sup> point is lower, which means that there is less capacity for variation represented by the independent variable. Variables that change in the independent will provide some of the most relevant information about changes in the dependent variable as the points approach them.

### 3.1.3 Hypothesis Testing Process In Simultaneous(F)

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	419,630	3	139,877	55,591	,000 <sup>b</sup>
	Residual	223,940	89	2,516		
	Total	643,570	92			

**Table 3.1.3 Test F**

In the acquisition of the bias test, it can be shown that the fcount points are 55.6 greater than 2.64 and there is a significant level of less than 0.00, which is smaller in the 0.05 criteria opinion. test process hypothesis. When fcount beyond ftable as well as level its significance less than 0.05, H0 is rejected and Ha is accepted, indicating that the perception of convenience, cashback promos, and service quality all have a significant influence on the satisfaction of consumers simultaneously.

### 3.1.4 Hypothesis Testing Process In Simultaneous (T Test)

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,576	,846		1,863	,066
	PresepsiKemudahan	,454	,093	,468	4,877	,000
	PromoCashback	,300	,099	,276	3,020	,003
	KualitasPelayanan	,150	,072	,166	2,093	,039

**Table 3.1.4 T Test**

1. t-count points for the Ease of Perception variable are 4.877, while the t-table points are 1.64, within a significant 0.000 it can be concluded that hypothesis is accepted. In this way, it can be concluded that the perceived convenience variable has a significant influence on consumer satisfaction.
2. tcount points for the Cashback Promo variable, which is 3,020 in ttable points of 1.64 and a significant 0.003 < 0.05. The hypothesis is accepted, in this way it can be concluded that the Cashback Promo variable has a significant influence on Consumer Satisfaction.
3. The points t count of the Service Quality variable are 2,093 in the t table 1.64 points and significant 0.039 < 0.05. In this case, the hypothesis is accepted and it can be concluded that Service Quality has a significant influence on Consumer Satisfaction.

## 3.2 Research Gain Presentation

### 3.2.1 The Effect of Perception of Ease in Consumer Satisfaction

The results of the analysis showed that the perceived convenience variable had a positive and significant influence on consumer satisfaction. The research is in line with the research conducted by (Meileny & Wijaksana, 2020), which suggests that the perception of convenience has a significant effect on consumer satisfaction.

### 3.2.2 Effect of Cashback Promo on Consumer Satisfaction

The analysis test shows that the Cashback Promo variable has a positive and significant influence on consumer satisfaction. This research is in line with research (Angraini & Budiarti, 2020), as well as (Santosa & Mashyuni, 2021) which suggests that cashback promos have a significant positive effect on consumer satisfaction.

### 3.2.3 The influence of service quality on consumer satisfaction

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The results tested by the analysis showed that the service quality variable had a positive and significant influence on consumer satisfaction. The research is in line with the research carried out (Ritonga et al., 2020) The more widespread the sense of satisfaction in their work, the more optimal the satisfaction of their consumers, and the goals of the industry will be achieved. Job happiness factor includes Cashback Promo.

#### 4. CONCLUSION

Based on the results of research and discussion and a conclusion can be drawn that Perception variable ease OVO have had a positive impact and consumer satisfaction student of economics faculty of University Prima Indonesia. OVO variable quality of service have had a positive impact and significant customer satisfaction to students the economics faculty of University Prima Indonesia. Variable promo cashback OVO have had a positive impact and significant impact on customer satisfaction student of economics faculty of University Prima Indonesia. Perception ease OVO, service quality, OVO promo cashback influential positively and significantly to satisfaction students UNPRI consumer of economics faculty. Next for the researchers, it is expected that to scrutinize the other factors that had an impact on their customer satisfaction. To the company of OVO be an increase in the perception of ease, cashback promo and quality of services so that the quality of service can be improved. To the company of OVO is expected to allow intensified increase promotions OVO in order to increase customer satisfaction. For the University Prima Indonesia to the support for research in the fields of other related e-wallet other can contribute to the development of science.

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