

**PENGARUH PROMOSI ONLINE, REPUTASI MERK, PENGALAMAN PENGGUNA
TERHADAP KEPUTUSAN PENGGUNAAN APLIKASI DOMPET DIGITAL (OVO)
DI KOTA MEDAN**

ABSTRACT

OVO, a popular and trusted digital wallet is the third most popular digital wallet application in Indonesia, after GoPay (88%) and DANA (83%), with a user base reaching approximately 76% of the national population. As the use of digital financial services continues to grow, understanding the factors that influence user adoption of these applications becomes increasingly important. This research intends to examine the influence of online promotion, brand reputation, and user experience on user decisions in using the OVO digital wallet application. This study uses a quantitative method to explore these relationships more systematically. The research was conducted on a population of 200 OVO users in Medan City. A purposive sampling technique was employed to select 133 respondents for the main analysis, while an additional 30 respondents were selected from the remaining population for testing instrument validity and reliability. Data were gathered through structured questionnaires and analyzed using statistical methods, applying multiple linear regression analysis. The findings reveal that online promotion has a significant positive effect on user decision-making regarding the use of the OVO application. Similarly, brand reputation is shown to influence user decisions, indicating that trust and brand image play vital roles in the competitive digital wallet market. Additionally, user experience is found to have a significant impact, highlighting the importance of ease of use, user satisfaction, and interface design. The study also concludes that online promotion, brand reputation, and user experience collectively influence users' decisions to adopt OVO. These results provide valuable insights for marketers, developers, and digital wallet service providers seeking to enhance user acquisition and retention in the increasingly competitive fintech landscape.

Keywords: Online Promotion, Brand Reputation, User Experience, User Decision, Digital Wallet, OVO.