

**ANALISIS PEMILIHAN E-WALLET BAGI MAHASISWA DENGAN
PENERAPAN METODE *ANALYTICAL HIERARCHY PROCESS* (STUDI
KASUS: UNIVERSITAS PEMBANGUNAN NASIONAL VETERAN
JAKARTA)**

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ABSTRAK

Mahasiswa selaku elemen masyarakat yang paling mudah untuk bertransisi secara digital menggunakan dompet elektronik untuk membayar kebutuhan sehari-hari, ditambah lagi dengan adanya promo-promo yang diberikan oleh perusahaan dompet elektronik jelas menambah daya tarik hal tersebut. Dari sekian banyak dompet elektronik, penelitian ini akan membahas dompet elektronik mana yang menjadi pilihan paling ideal bagi mahasiswa yaitu OVO, Gopay, DANA dengan menganalisis berdasarkan kriteria *interface design*, *reliability*, *responsiveness*, *trust*, dan *privacy and security*. Penelitian ini dilakukan dengan metode *Analytical Hierarchy Process* dan responden penelitian merupakan mahasiswa Universitas Pembangunan Nasional Veteran Jakarta. Berdasarkan hasil analisis, disimpulkan bahwa kriteria dengan prioritas tertinggi adalah *security and privacy* dengan bobot sebesar 0.482877, kemudian *trust* sebesar 0.229895, *responsiveness* sebesar 0.133409, *reliability* sebesar 0.099123, dan terakhir *interface design* sebesar 0.054696, serta disimpulkan pula bahwa alternatif dompet elektronik terbaik yang digunakan oleh mahasiswa/i UPNVJ ialah Gopay dengan bobot prioritas tertinggi (0.3650819544), menyusul DANA dengan bobot prioritas tertinggi kedua (0.3409298301), dan diakhiri oleh OVO dengan bobot prioritas terendah (0.2939882129).

Kata kunci : E-Wallet, Gopay, DANA, OVO, dan AHP.

***ANALYSIS OF E-WALLET SELECTION FOR COLLEGE STUDENTS
USING ANALYTICAL HIERARCHY PROCESS METHOD (CASE STUDY:
UNIVERSITAS PEMBANGUNAN NASIONAL VETERAN JAKARTA)***

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ABSTRACT

Students as the easiest element of society to transition digitally using electronic wallets to pay for their daily needs, coupled with the promos provided by electronic wallet companies clearly adds to the appeal of this. Of the many electronic wallets, this study will discuss which electronic wallet is the most ideal choice for students, namely OVO, Gopay, DANA by analyzing the criteria based on interface design, reliability, responsiveness, trust, and privacy and security. This research was conducted using the Analytical Hierarchy Process method and the research respondents were students of the Veterans National Development University, Jakarta. Based on the results of the analysis, it is concluded that the criteria with the highest priority are security and privacy with a weight of 0.482877, then trust of 0.229895, responsiveness of 0.133409, reliability of 0.099123, and finally interface design of 0.054696, and it is also concluded that the best alternative electronic wallet used by UPNVJ students are Gopay with the highest priority weight (0.3650819544), followed by DANA with the second highest priority weight (0.3409298301), and ended by OVO with the lowest priority weight (0.2939882129).

Keyword : E-Wallet, Gopay, DANA, OVO, and AHP.