

EVALUASI *USER EXPERIENCE* PADA DOMPET DIGITAL SHOPEEPAY MENGGUNAKAN METODE SUS DAN UEQ

TUGAS AKHIR

Diajukan Sebagai Salah Satu Syarat
untuk Memperoleh Gelar Sarjana Komputer pada
Program Studi Sistem Informasi



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FAKULTAS SAINS DAN TEKNOLOGI
UNIVERSITAS ISLAM NEGERI SULTAN SYARIF KASIM RIAU
PEKANBARU
2024

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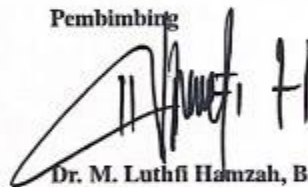
Telah diperiksa dan disetujui sebagai Laporan Tugas Akhir
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Yang membuat pernyataan,

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Dengan menyebut nama Allah yang maha pengasih lagi maha penyayang

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Peneliti,

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Evaluation of User Experience on ShopeePay Digital Wallet Using System Usability Scale (SUS) and User Experience Questionnaire (UEQ) Methods

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Abstract—ShopeePay is one of the digital wallet and electronic money services offered by the Shopee application. Digital wallets function in facilitating transaction activities because consumers do not need to carry physical money (cash) and transactions are carried out online using a smartphone. Even though it is one of the most popular digital wallets, it turns out that many ShopeePay users complain about the services of this system, starting from data verification that fails repeatedly, balance transfers from ShopeePay to banks, to failed top-ups. From these problems, a user experience evaluation is carried out using the SUS and UEQ methods. The test results of the 2 methods concluded that the SUS method produced a value of 75, meaning that the value was included in the acceptable category with an adjective rating of 'Good' and a grade scale of 'C', while the results of the UEQ method on the attractiveness scale had an 'Above average' value with an average value of 1.58 and 5 other scales showed a 'Good' or good value on the clarity with an average value of 1.78, efficiency with an average value of 1.84, accuracy with an average value of 1.64, stimulation with an average value of 1.58, and novelty with an average value of 1.21. This shows that users give a good view of the ShopeePay digital wallet but it is necessary to increase the attractiveness scale by improving the appearance of the ShopeePay digital wallet.

Keywords—UX Evaluation, Digital Wallet, System Usability Scal (SUS), User Experience Questionnaire (UEQ)

I. INTRODUCTION

Technology is one of the important components and an inseparable part of information systems [1]. With supporting technology, timely information can be produced [2][3]. Information technology can be used as the main key to creating information system resilience and giving birth to competitive advantages in an increasingly tight era of globalization [4]. In addition, information technology can also be used by humans to support activities in various fields, including the transactional field, namely transforming the development of a new financial sector by changing the business model from conventional to modern [5][6]. The transactional field that develops from the rapid development of information technology has an impact on the Financial Technology (Fintech) industry[7][8].

According to Bank Indonesia, financial technology (Fintech) is the application of technology to the financial system, capable of producing products, services, technologies and business models that affect currency stability and financial system stability, security, and smooth payment systems [9][10]. Fintech also makes it easier for consumers to reach innovative financial services, such as online payment systems, mobile payment systems, and investments [11]. In addition, fintech is revolutionizing modern financial transactions by enabling consumers to make modern financial transactions in a safe, timely, easy, and efficient manner [12][13]. In Indonesia, one of the fintechs that has developed is a digital wallet [14].

A digital wallet is an application that can store a certain amount of money that can be used anywhere and anytime as long as the service of the payment is available [15][16]. Digital wallets also function in facilitating transaction activities because consumers do not need to carry physical money (cash) and transactions are carried out online using a smartphone [17]. Digital wallets that are quite popular among Indonesians include GoPay, Dana, OVO, and ShopeePay [18].

According to research conducted by Populix in early July 2022, it was stated that out of 1000 respondents in Indonesia, the results were obtained in the form of percentages on digital wallets, namely GoPay (88%), Dana (83%), OVO (79%), ShopeePay (76%), and followed by LinkAja (30%), i.saku (7%), OCTO Mobile (5%), Doku (4%), and sakuku (3%).

It can be seen that ShopeePay is in position as the most popular digital wallet in Indonesia because ShopeePay is able to provide a large enough transaction limit of 20 million rupiah per month. Apart from Indonesia, ShopeePay also has many users abroad such as in Singapore, Malaysia, Thailand, and the Philippines. Even though it is one of the most popular digital wallets, it turns out that ShopeePay also gets a lot of complaints from users. received many complaints from users. Based on observations made on Shopee application reviews app reviews on the Google Play Store, it can be seen that many users are complaining about the service of

ShopeePay. users complain about services from ShopeePay, starting from data verification that failed repeatedly, balance transfers from ShopeePay to banks, to failed top-ups [19].

Complaints from users dominantly lead to services and also the quality of the system on ShopeePay [20]. Meanwhile, the quality of a system can be seen from user satisfaction, one of the qualities of the system is service quality [21][22]. By its definition, service quality is a form of assessment given by users whether the service that has been received is following the expected service [23].

If the service is not by what is expected by the user, it is necessary to evaluate the quality of the system and service because this can disrupt the user experience in various ways [24]. One of them is causing user goals not to be completed quickly and accurately. So a feeling of hedonic quality arises, namely that users are saturated and no longer interested in using the product [25].

The evaluation of the level of user experience was carried out on the ShopeePay digital wallet because of the 9 most popular digital wallets in Indonesia, only ShopeePay has not been studied. Therefore, this research was conducted to determine the level of user experience at ShopeePay so that it can improve the quality of its systems and services and to find out the parts of the user experience that need to be improved [26][27]. There are several measurement methods for user experience, in this study researchers used the method of measuring user experience on ShopeePay digital wallets, namely the System Usability Scale (SUS) and User Experience Questionnaire (UEQ) methods.

The System Usability Scale (SUS) is one of the usability tests that serve to assess software interfaces and has a focus on testing by end users [28]. SUS is used for tests that emphasize the views of end users and will produce evaluations that are more appropriate to the actual situation [29][30].

The User Experience Questionnaire (UEQ) measurement method is a tool used to process survey data about UX through 2 aspects, namely usability and experience aspects [31]. UEQ is carried out using 6 rating scales namely attractiveness, clarity, efficiency, accuracy of stimulation, and novelty. UEQ has categories in the assessment, namely poor, below average, good, and very good [32].

In addition to the System Usability Scale (SUS) and User Experience Questionnaire (UEQ) there are other UX measurement methods such as the questionnaire for User Interaction Satisfaction (QUIS), The Standardized User Experience Percentile Rank Questionnaire (SUPR-Q), and the Software Usability Measurement Inventory (SUMI). The reason researchers chose SUS and UEQ is that the SUS method has the advantage of being able to measure subjective views of users regarding system functions and can be done briefly without losing important parts of usability such as effectiveness, efficiency, and user satisfaction[33][34], and the UEQ method has the advantage of allowing a quick assessment of UX and providing technical and non-technical assessments of users' emotions and pleasure [35][36].

II. LITERATURE REVIEW

A. User Experience

User Experience is referred to as an experience that has a relationship with the behavior, emotions, thoughts, reactions, and perceptions of users when using a system [37][38]. User Experience serves to improve functionality, user satisfaction, and adoption of a system [39].

B. Digital Wallet

A digital wallet is a service in the form of an electronic application that is used to make online payments using a smartphone [40][41]. Digital wallets have a similar function to physical wallets, namely storing money, but in digital wallets, money storage is carried out in bank accounts or other digital wallet applications [42].

C. ShopeePay

ShopeePay is one of the digital wallet and electronic money services offered by the Shopee app [43]. ShopeePay can be used in online stores and offline stores that have joined partners [44].

D. System Usability Scale (SUS)

System Usability Scale (SUS) is one of the user test methods that can be used to assess the functionality of a system or service product. SUS has the advantage of solving problems quickly and precisely [45]. There are 10 questions set by the SUS method, the SUS method does not require a large number of samples so it can save time and minimize costs.

E. User Experience Questionnaire

User Experience Questionnaire (UEQ) is a questionnaire with 26 questions used in measuring user experience on a system or service product quickly [46]. UEQ has 6 aspects, namely attractiveness, perspicuity, efficiency, dependability, stimulation, and novelty [47].

F. Previous Research

Based on research [31] entitled "Evaluation of User Experience in E-Commerce Sociolla.com Using Usability Testing and User Experience Questionnaire (UEQ), the results show that the value of the questionnaire calculation using the SUS method is 75.75, meaning that the value is in the acceptable category with an adjective rating of 'Good' and grade scale 'C'. For the calculation of the questionnaire using the UEQ method on the pragmatic quality aspect, it produces a value of 3.05 with the meaning of goal-directed, and on the hedonic quality aspect, it produces a value of 2.23 with the meaning of not goal-directed.

Furthermore, based on research [48] entitled "Usability Evaluation of Unirow Study Tracker System Using SUS (System Usability Scale) and UEQ (User Experience Questionnaire)" it was found that the calculation value of the questionnaire from 20 respondents using the SUS method was 49.25 with the meaning that the value was in the not acceptable category with a low assessment, which was in grade F. For questionnaire calculations using the UEQ method, there are 5 aspects with bad categories, namely aspects of attractiveness (0.41), perspicuity (0.21), efficiency (0.23), dependability (0.51), and novelty (-0.09), and for 1 other aspect, namely stimulation (0.54) in the below average category.

III. METHODOLOGY

A. Problem Identification

At this stage, problem identification is carried out on ShopeePay by observing the Shopee application on the Google Play Store. The observation made is by looking at ShopeePay user complaints submitted in the application review column.

B. Literature Study

At this stage, a literature study is carried out by looking for theories related to user experience problems in applications and these theories come from previous research articles. Based on the literature study conducted by researchers, the methods used in completing this research are the System Usability Scale (SUS) and User Experience Questionnaire (UEQ) methods.

C. Data Collection

At this stage, observations were made, determining the population and research sample, and distributing questionnaires. The number of samples is determined using the Lemeshow formula because the number in the population cannot be known and is not limited [49] and after being calculated with an error rate of 10%, a value of 96.02 was produced, which means that the minimum number of respondents that must be obtained in 97 respondents.

D. Data Processing

At this stage, the data that has been obtained from the questionnaires that have been distributed will be processed. The distribution of the questionnaire received more than the minimum limit that has been calculated using the Lemeshow formula, namely 101 respondents. The data is processed in Excel, for the SUS method is calculated without tools and UEQ is calculated with tools, namely UEQ Data Analysis Tool Version 12. The results of data processing will then be analyzed to obtain information about UX on ShopeePay and the results will be described so that a conclusion is obtained in this study.

E. Recommendation

At this stage, recommendations are given such as suggestions for improvements to the problems found in ShopeePay. Recommendations are used for materials to increase user satisfaction with ShopeePay [50].

IV. RESULT AND DISCUSSION

A. System Usability Scale (SUS)

The grouping of results in the SUS method is divided into 3 categories, namely Not Acceptable with a final score of 0-50.9, Marginal with a final score of 51-70.9, and Acceptable with a final score of 71-100 [51].

TABLE I. SUS QUESTIONNAIRE RESULTS

R	Q 1	Q 2	Q 3	Q 4	Q 5	Q 6	Q 7	Q 8	Q 9	Q 10	Total	Score
1	4	4	4	4	4	4	4	4	3	2	37	92.5
2	1	4	4	3	4	3	3	4	4	3	33	82.5
3	4	4	4	4	4	3	3	3	2	3	34	85
4	2	3	3	1	2	2	1	2	3	1	20	50
5	3	4	4	4	4	3	4	4	4	3	37	92.5
6	4	4	4	3	3	2	3	3	3	2	31	77.5

7	4	4	4	4	4	4	3	4	4	3		38	95
8	2	2	2	2	2	2	2	2	2	2		20	50
9	3	1	3	4	3	2	3	2	2	1		24	60
...
101	4	3	4	3	4	3	4	3	4	3		35	87.5
Average Score													75

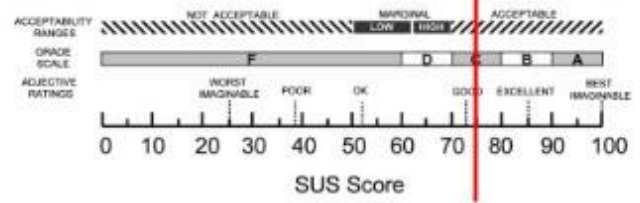


Fig. 1. SUS Score Percentile Rank

From the questionnaire on ShopeePay using 10 questions from the SUS method that has been distributed, the average result is 75 and included in the acceptable category because the score is greater than 71. An average of 75 has an adjective rating of 'Good' and a grade scale of 'C'.

B. User Experience Questionnaire (UEQ)

TABLE II. UEQ QUESTIONNAIRE ANSWERS

R	1	2	3	4	5	6	7	8	9	...	26
1	7	7	2	1	1	7	7	6	1	...	6
2	6	6	1	1	2	6	6	6	2	...	6
3	7	7	4	2	1	6	7	6	1	...	4
4	4	4	4	4	1	2	3	2	4	...	3
5	6	7	2	1	1	6	6	6	1	...	4
6	6	5	2	6	3	6	5	5	4	...	4
7	7	7	1	1	1	7	7	7	1	...	7
8	3	3	3	3	3	3	3	3	3	...	3
9	6	6	2	7	1	6	6	6	5	...	2
...
101	7	7	3	1	1	7	7	7	1	...	6

The answers to the questionnaire on the UEQ method from 101 respondents can be seen in Table 2, after the answers are collected the data will be transformed into data forms such as Table III.

TABLE III. UEQ TRANSFORMATION DATA

R	1	2	3	4	5	6	7	8	9	...	26
1	3	3	2	3	3	3	3	2	3	...	2
2	2	2	3	3	2	2	2	2	2	...	2
3	3	3	0	2	3	2	3	2	3	...	0
4	0	0	0	0	3	-2	-1	-2	0	...	-1
5	2	3	2	3	3	2	2	2	3	...	0
6	2	1	2	-2	1	2	1	1	0	...	0
7	3	3	3	3	3	3	3	3	3	...	3
8	-1	-1	1	1	1	-1	-1	-1	1	...	-1
9	2	2	2	-3	3	2	2	2	-1	...	-2
...

101	3	3	1	3	3	3	3	3	3	...	2
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After transforming the data, the averages of the questionnaire are shown in Table IV. Results from averages with values >0.8 are described as positive scales, averages with values -0.8 to 0.8 are described as normal scales, and averages with values <0.8 are described as negative scales [23].

TABLE IV. UEQ QUESTIONNAIRE RESULT

Item	Mean	Variance	Scale
1	1.8	1.2	Attractiveness
2	2.0	1.3	Perspiciuity
3	1.4	2.1	Novelty
4	1.7	2.8	Perspiciuity
5	1.9	1.8	Stimulation
6	1.6	1.7	Stimulation
7	1.6	1.8	Stimulation
8	1.4	1.8	Dependability
9	1.9	1.7	Efficiency
10	1.1	2.2	Novelty
11	1.9	1.2	Dependability
12	1.4	2.8	Attractiveness
13	1.8	1.7	Perspiciuity
14	1.6	1.8	Attractiveness
15	1.1	2.2	Novelty
16	1.8	1.6	Attractiveness
17	1.6	1.7	Dependability
18	1.3	1.7	Stimulation
19	1.6	1.8	Dependability
20	1.9	1.5	Efficiency
21	1.7	1.9	Perspiciuity
22	2.0	1.3	Efficiency
23	1.6	2.0	Efficiency
24	1.3	2.3	Attractiveness
25	1.5	2.8	Attractiveness
26	1.2	2.2	Novelty

TABLE V. UEQ SCALE RESULT

UEQ Scales (Mean and Variance)		
Attractiveness	1.579	1.19
Perspiciuity	1.782	1.31
Efficiency	1.837	1.16
Dependability	1.639	0.98
Stimulation	1.577	1.18
Novelty	1.213	1.27



Fig. 2. UEQ Scale Result

Based on the results of the questionnaire scale in Table V, shows the results of the average value of each scale, namely the attractiveness or attractiveness scale 1.579, perspicuity or clarity 1.782, efficiency or efficiency 1.837, dependability or accuracy 1.639, stimulation or stimulation 1.577, and novelty or novelty 1.213. The efficiency scale or efficiency is the scale with the highest average value on ShopeePay can be seen in Figure 3 below.

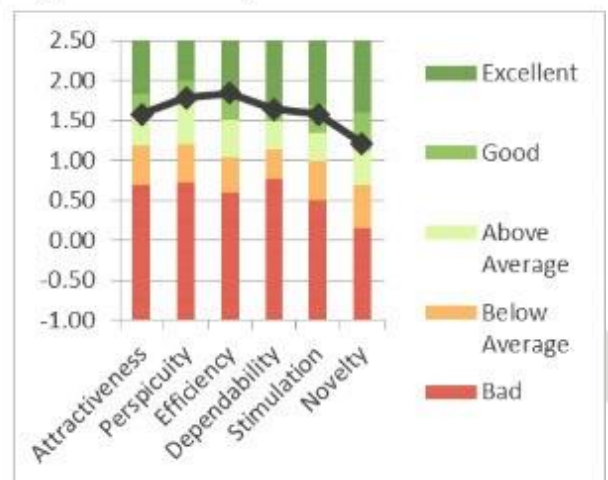


Fig. 3. ShopeePay UEQ Benchmark

TABLE VI. AVERAGE RESULTS OF EACH UEQ SCALE

Scale	Mean	Comparison to benchmark
Attractiveness	1.58	Above average
Perspiciuity	1.78	Good
Efficiency	1.84	Good
Dependability	1.64	Good
Stimulation	1.58	Good
Novelty	1.21	Good

The results of the UEQ Benchmark graph on ShopeePay show that the attractiveness scale shows a value of 'Above average' or above average and 5 other scales show a value of 'Good' or good on clarity, efficiency, accuracy, stimulation, and novelty.

V. CONCLUSION

After calculating ShopeePay, the results of the assessment of the SUS and UEQ methods are obtained. The resulting value of the SUS method is 75, which means that the value falls into the high (high) and acceptable category because the value is more than 71. The average of 75 has an adjective rating of 'Good' and a grade scale of 'C'. While the results of the UEQ method and based on the benchmark

graph show the results that the attractiveness scale has a value of 'Above average' or average with an average value of 1.58 and 5 other scales show a value of 'Good' or good at the clarity with an average value of 1.78, efficiency with an average value of 1.84, accuracy with an average value of 1.64, stimulation with an average value of 1.58, and novelty with an average value of 1.21. This shows that users give a good view of the ShopeePay digital wallet but the attractiveness scale can be increased to get a better value by improving the appearance of the ShopeePay digital wallet.

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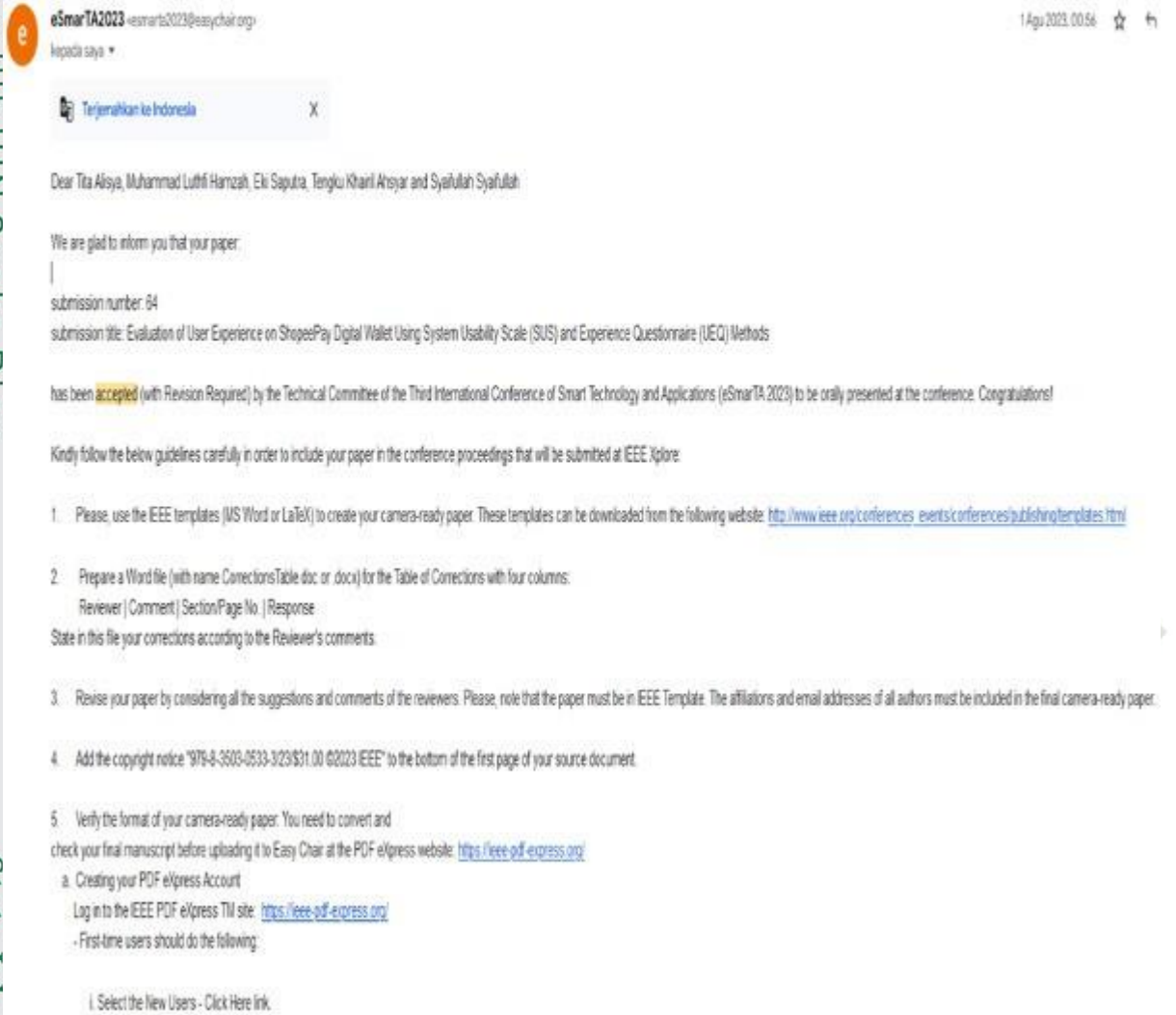




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This is good work that needs some work to be done.
Please find the comments below:

3. ShopeePay is limited to some regions in the Asian market, I find it a bit awkward choosing such payment solution while there are better alternatives.
Researcher(s) could fortify their work by highlighting the following issues:

Availability: ShopeePay is primarily available in Southeast Asian countries where Shopee operates, such as Singapore, Malaysia, Thailand, Indonesia, and the Philippines. Its availability might be limited to these regions, potentially restricting its usage for customers outside these areas.

Merchant Acceptance: Although ShopeePay is accepted by various online and offline merchants within the Shopee ecosystem, its acceptance at other establishments may be limited. It might not be as widely accepted as more established digital payment platforms like credit cards or popular mobile payment services.

Withdrawal Restrictions: ShopeePay may have certain withdrawal restrictions, such as daily or monthly limits on the amount you can withdraw from your digital wallet.

Limited Cross-Border Use: ShopeePay is primarily designed for domestic use within the countries where Shopee operates. Cross-border transactions or international payments might be limited or not supported at all. It may not be the ideal option for users who frequently engage in international transactions.

User Base: ShopeePay's user base might be smaller compared to more established digital payment platforms, which could result in fewer opportunities for peer-to-peer transactions or limited availability of certain services that rely on a large user base.

Customer Support: Like any service, the quality and responsiveness of customer support can vary. Some users may encounter difficulties or delays in resolving issues or receiving assistance from ShopeePay's customer support team.

When it comes to discussing the field of UX, Please find the enclosed insights:

Simplify Onboarding:

Intuitive Navigation:

Streamlined Transaction Flow:

Clear Balance and Transaction Information:

Security and Trust:

Personalization and Customization:

Feedback and Confirmation:

Support for Multiple Payment Methods:

Seamless Integration with E-commerce:

User Assistance and Support:

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Evaluation of User Experience on ShopeePay Digital Wallet Using System Usability Scale (SUS) and Experience Questionnaire (UEQ) Methods

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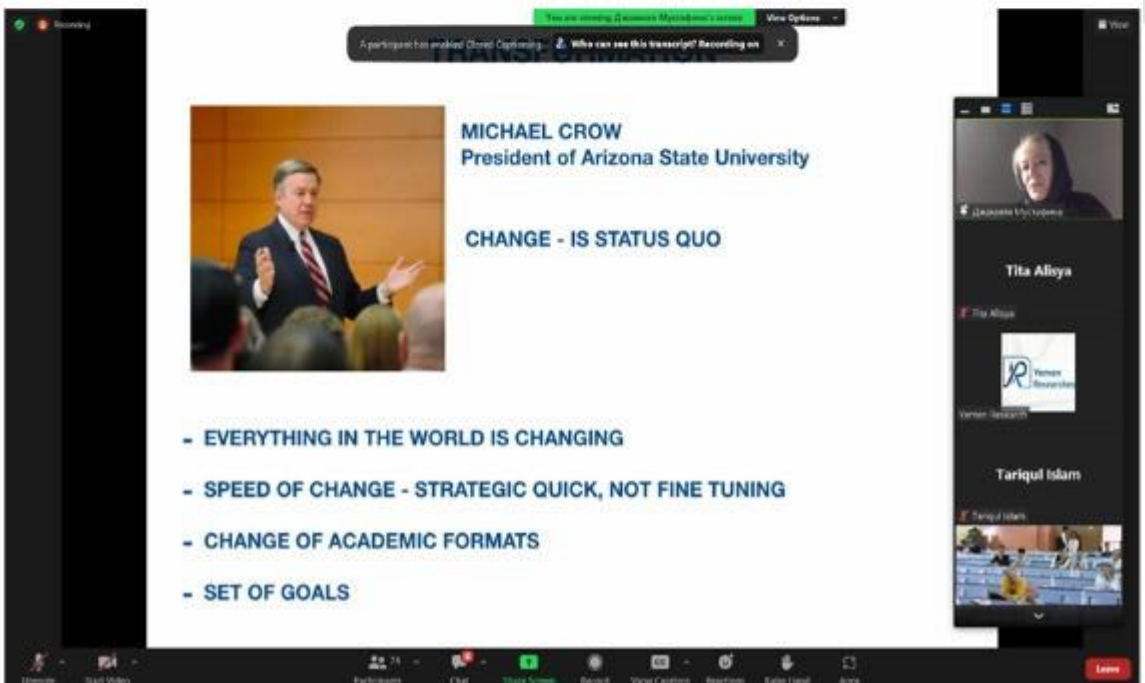


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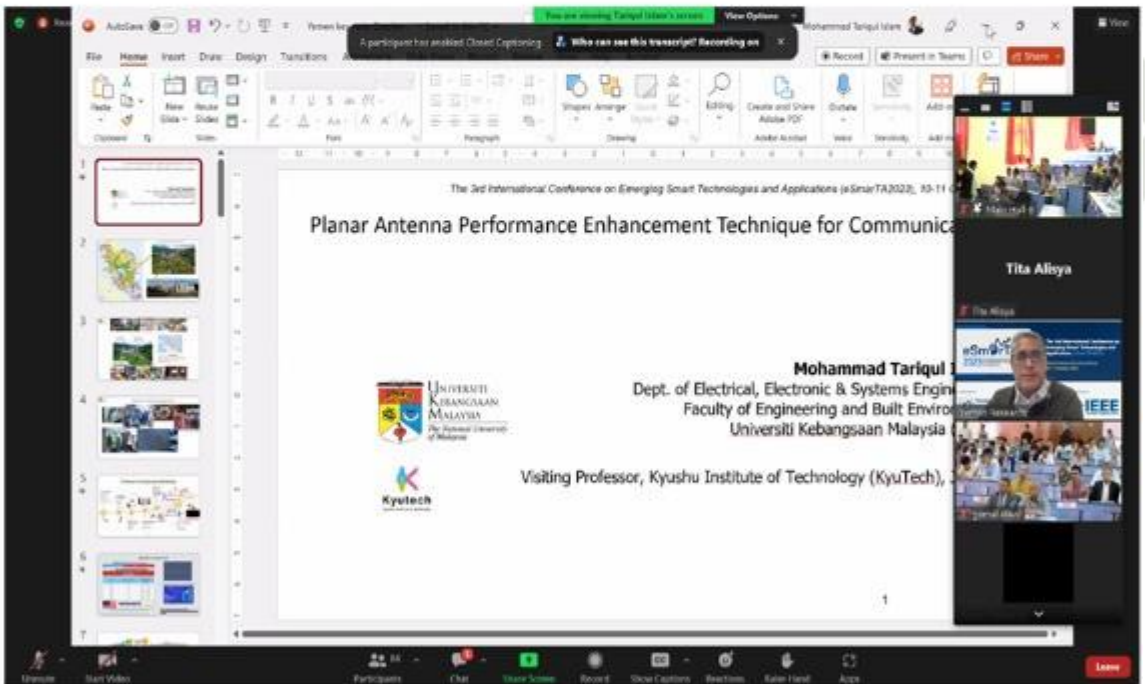
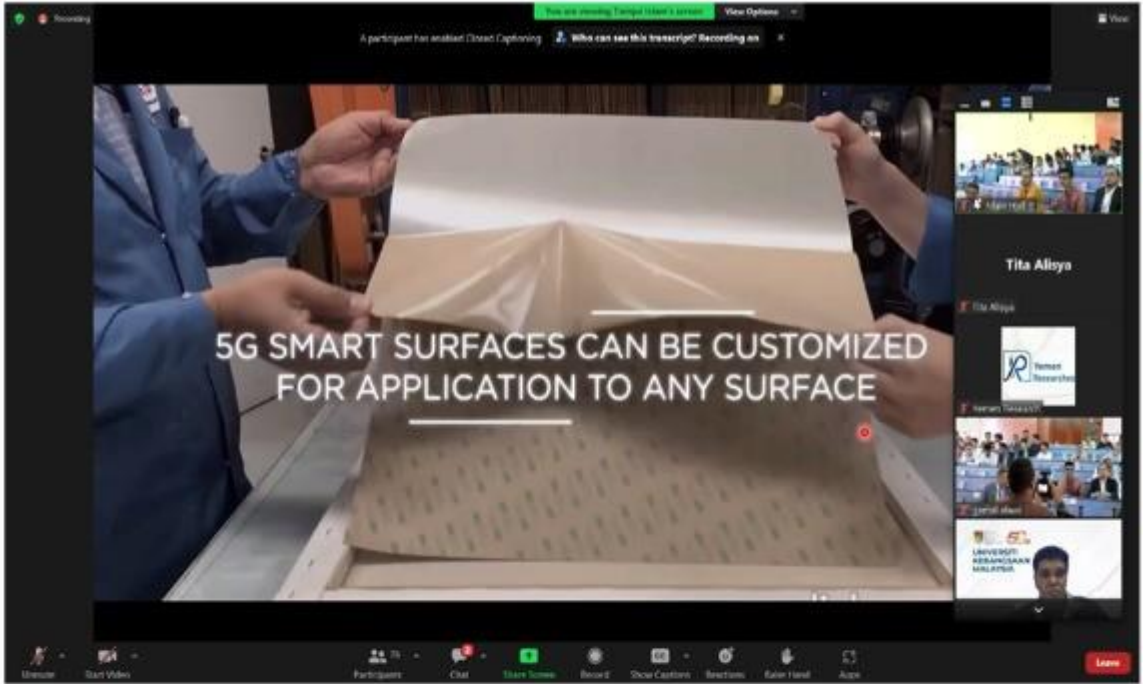


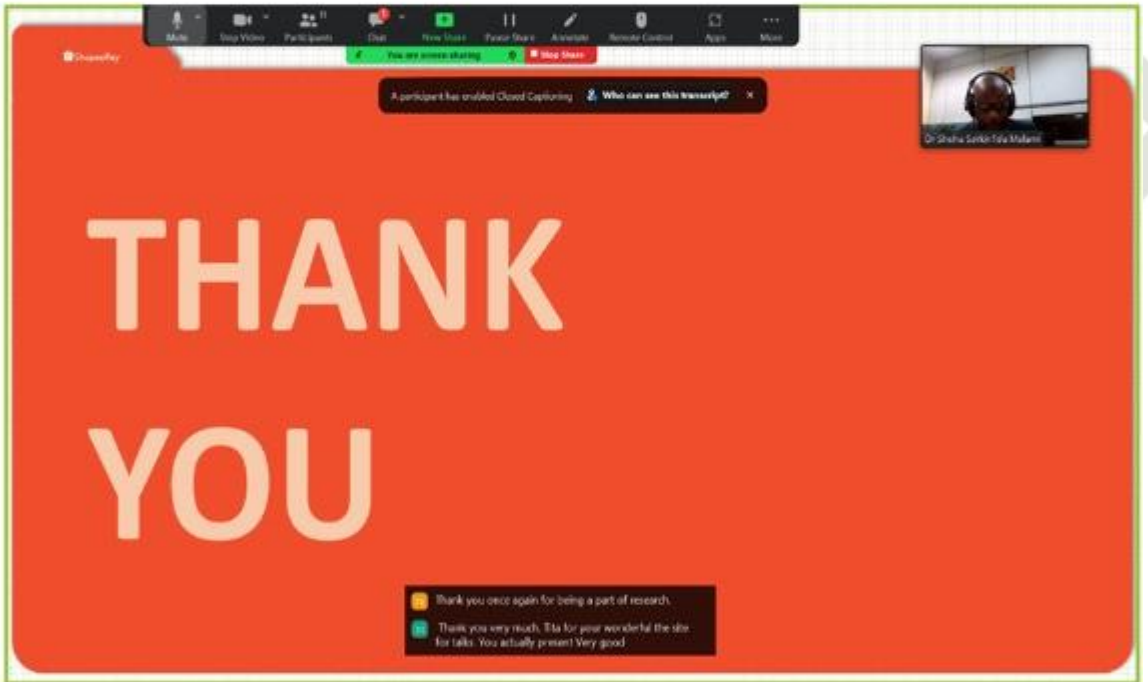
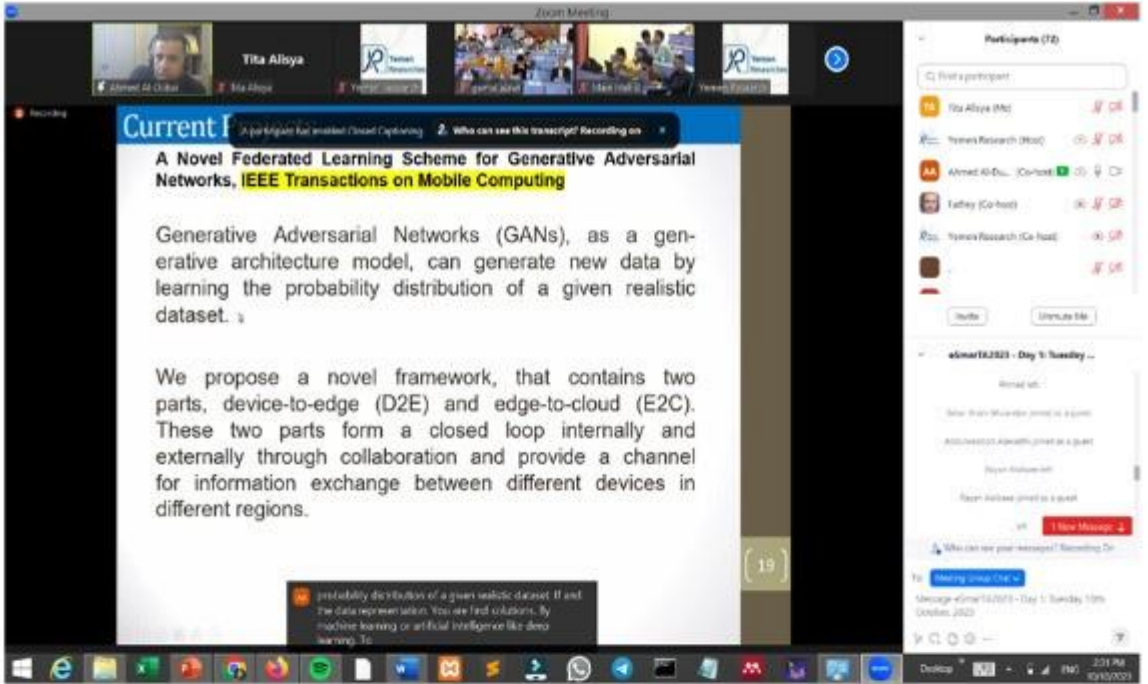
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