

## **ABSTRACT**

*OVO digital wallet app is one of financial technology products that already have more than 115 million users and record more than 1 billion transactions in Indonesia. Large market has an impact on increasing the number of OVO competitors. To be competitive, OVO must be able to see and develop its services from a customer standpoint. Regarding this, the Customer Journey Map analysis is one of the best approaches to increase customer satisfaction gained from improvements to customer experience in interacting with the company and its products.*

*This research was conducted to find out how the journey that the customer goes through before, during, and after using OVO digital wallet service. Users journey are then mapped so that it can be seen at which stage the company needs to improve the user experience.*

*Data collection methods are conducted with interviews and observations on 5 OVO app users. Data collection using a semiterstructural interview technique, where the users will be asked for their opinions and ideas to find problems more openly. The Data is then analyzed using ATLAS. TI qualitative data analysis tools.*

*The Data that has been processed is then used by researchers to design the customer journey map. Customer Journey Map Modeling results show that users are experiencing the worst experience when they are at the usage stage. The improvement that can be done is to change the term & condition of the discount information to be clearer and not to confuse the customer, guarantee the user data security with the supervision of the relevant agencies. The ideas for improvement component can be used as a reference to improve and improve the quality of OVO user experience.*

*Keywords: Customer Journey Map, Customer Experience, Fintech.*