Abstract

The development of financial technology (fintech) has driven rapid progress in the digital payment sector, one of which is through *digital wallet* applications or e-wallets. The use of e-wallets is increasingly popular in Indonesia with applications such as GoPay, OVO, and DANA being widely used by the public. Fierce competition in this industry requires service providers to understand the user experience, especially in terms of ease of use or *usability*. This research aims to analyze the user experience of the e-wallet application interface, especially in the optimal transaction process. This study uses a qualitative approach with *usability testing* on three e-wallet applications: GoPay, OVO, and DANA, involving 8 participants (4 *digital native*s and 4 digital immigrants). Data were collected through direct observation and semi-structural interviews. Analysis techniques use *the user journey* to describe the user's steps and identify crucial points in their experience. The main focus is on the ease of use of transaction features such as transfers between users, verification, balances, and transaction fees. The results show that the easy-to-understand interface design, transaction speed, and ease of navigation greatly influence user perception of *usability*. GoPay and DANA received positive ratings regarding ease of use and transaction efficiency, while OVO experienced problems with the transfer feature that required a third party. Based on these findings, the study produced a guideline model that developers can use to design a more optimal interface and improve the user experience. Simple interface design and accessible features can improve the user experience. E-wallet service providers need to pay attention to these elements to improve *usability* and user satisfaction in digital transactions, which can ultimately strengthen the competitiveness of applications in the fintech industry.

Keywords: E-wallet, User Experience, *Usability* Testing.