

ABSTRACT

TPAY (TIMOR PAY) is an easy and safe digital e-finance application, only by filling in the balance, users can perform various needs in payment transactions. Transactions that can be made on the TPAY application include purchases/payments, fund transfers, credit purchases and many more. TPAY can be downloaded via Android and iOS by registering a TPAY account using a mobile number in Timor-Leste.

This research was conducted to determine the effect of brand image on TPAY customer loyalty. This study uses a quantitative method with a descriptive approach. For sampling, non-probability sampling was used, with the type of accidental sampling, in which samples that did not provide equal opportunities/opportunities for each element or member of the population selected as samples, with as many as 96 respondents, then the data was processed using SPSS software. The data analysis technique used was descriptive analysis and simple linear regression analysis which was carried out to analyze the data. To find out is the influence of brand image on customer loyalty, hypothesis testing is carried out, H_0 is rejected and H_a is accepted, the results of the t -test calculation are obtained by $t_{hitung} (10.940) \geq t_{table} (1.880)$ with a significant value of $0.000 \leq 0.05$. With this it can be interpreted that there is an influence of brand image on TPAY customer loyalty.

Keywords: *Electronic Wallet, Brand Image, Costumer Loyalty, TPAY.*