ABSTRACT

The presence of technology has made significant changes to the transaction process. One of them is the payment method which is not only limited to physical money or cash, but also the transaction method using digital money, one of which is e-wallet. Ovo is a type of e-wallet that can store digital money which makes transactions and payments easier.

This study aims to analyze the effect of service quality and customer satisfaction on customer loyalty of OVO application users. This study tries to reveal whether service quality as the first independent variable (X1) and customer satisfaction as the second independent variable (X2) affect customer loyalty of OVO application users as the dependent variable (Y).

This study will be studied using a quantitative method with a survey. With data collected from active users of the OVO application through a questionnaire that includes variables of service quality, customer satisfaction, and customer loyalty. Data analysis will use SPSS by testing multiple regression analysis to determine the relationship between service quality and customer satisfaction with customer loyalty.

The results of the study are expected to provide insight into improving the quality of OVO's services and business strategies in maintaining and increasing customer loyalty.

Keywords *: ovo application, customer loyalty, customer satisfaction, service quality*