

ABSTRACT

The development of technology in the current era of globalization is driving fierce competition in the business world. This encourages the development of digital technology-based businesses, one of which is Financial Technology (Fintech) which is also supported by various digital wallet applications (e-wallet). The large number of digital wallet choices is not spared by loyalty as users of one digital wallet. To find out how and how much influence the quality of service, customer satisfaction and consumer confidence on consumer loyalty OVO is the purpose of this study. The method used in this research is quantitative with descriptive research type. The technique used is a questionnaire and literature study. Sampling is done by non-probability methods of judgment sampling type. The analytical tool in this study uses the help of IBM SPSS software version 24. The analytical method used is the Multiple Linear Regression Analysis test. The results of this study, there is a significant influence on Service Quality, Consumer Satisfaction and Consumer Trust on OVO Consumer Loyalty that is equal to 40.7%. Service Quality, Consumer Satisfaction and Consumer Trust have a positive influence on Consumer Loyalty.

Keywords: *Service quality, Consumer trust, Consumer satisfaction ,Consumer loyalty*