ABSTRACT

Non-cash payments are the key to the current development of mobile payment, one of the example is e-wallet which makes it engaging more companies to offer payment solutions for their customers. E-wallet simplify users to make payments through smartphones. E-Wallet in Indonesia is so much offered by banks and non-banks. One of them is made by OVO to compete in the e-wallet industry by maximizing the E-Service Quality given to its customers to create satisfaction and loyalty to OVO application.

The aim of this study is to find out how the OVO application relationship regarding E-Service Quality, satisfaction, and loyalty. In addition, to see whether there is an influence of E-Service Quality on customer satisfaction and loyalty of OVO applications, as well as the effect of satisfaction on customer loyalty in OVO applications.

The research method used is a quantitative method. While the data collection technique used in this study is to distribute questionnaires online to OVO application users as many as 400 respondents in Indonesia. The data analysis technique used in this study uses the Structural Equation Model (SEM) assisted by AMOS 24 software.

Depending on the results of hypothesis testing,reveal that E-Service Quality has a significant effect on customer satisfaction of OVO applications. Furthermore, E-Service Quality has a significant effect on customer loyalty of OVO applications. Customer satisfaction has a significant effect on customer loyalty of OVO applications. In addition, E-Service Quality has a direct influence on loyalty through customer satisfaction of OVO applications.

Lead to the conclusions, from the results of these tests the four hypotheses in this study were accepted. The results of this study are expected to provide insights for researchers and companies regarding the importance of E-Service Quality for customer satisfaction and loyalty and can be used as an evaluation to OVO application for the sustainability of the company.

Keywords: *AMOS, Customer Loyalty, Customer Satisfaction, E-Service Quality, OVO, Structural Equation Model (SEM)*