

## **ABSTRACT**

*The development of the startup business in Indonesia is also affecting electronic money transactions. The competition between Grab and Go-Jek is not only about the transportation network business, but also the competition in electronic money as a supporter of the company's main business. Grab through Ovo and Go-Jek through Go-Pay struggled to develop electronic money services. Consumer satisfaction is a feeling of pleasure or disappointment someone who appears after comparing the performance (results) of products thought to the performance (or results) expected to the quality of services provided. The purpose of this study was to determine the difference between OVO Consumer Satisfaction with Gopay Consumers.*

*In this study the authors used a quantitative method, with a comparative descriptive method. The measurement scale used by researchers with a Likert scale with a sample of 100 respondents each. The data analysis technique used is the descriptive analysis researcher and the independent T test (different test). Data collection techniques are primary data using online questionnaires and secondary data using literature study.*

*Based on the results of the study showed that the GOPAY user satisfaction index was in the very satisfied category (86.53%), while the OVO user response results showed that the OVO user satisfaction index was in the very satisfied category (87.69%). So it can be concluded that the results of different tests indicate that there is no significant difference between OVO Consumer Satisfaction with Gopay Consumer Satisfaction.*

*Keywords: GOPAY, OVO, Service Quality, Consumer Satisfaction*