

## ABSTRACT

*Electronic payments are a payment method that uses internet services as an intermediary. Today, there are many startups that facilitate sellers and buyers by ensuring the security of transactions through a digitization system. The parties involved in the transaction process can transfer and receive money from other parties anytime and anywhere. One of the electronic payment methods is the OVO application, which is a smart financial application, this application seeks to accommodate various needs related to cash and mobile payments. The author is interested in making OVO as an object of research, because the growth of e-money is growing rapidly. Therefore startup companies can implement strategic policies regarding services in anticipation of an increasingly competitive competitive climate, so research is needed to find out how the effects of efficiency, fulfillment, privacy, responsiveness, contact and design on E-customer satisfaction.*

*This study uses a quantitative method by obtaining data through a questionnaire of 100 respondents. The sampling technique used is nonprobability sampling, namely purposive sampling. The data analysis method used in this research is to use descriptive analysis and multiple regression analysis processed with SPSS version 22.*

*The results obtained from this study through the simultaneous F test are obtained F count, thus the independent variables are efficiency, fulfillment, privacy, responsiveness, contact, and design in a manner simultaneously has a significant effect on the dependent variable E-customer satisfaction*

*Based on the partial t test the efficiency and contact variable do not have a significant effect, but fulfillment, privacy, responsiveness, and design variable do have a significant effect.*

**Keywords:** *E-Money, E-Service Quality, E- Customer Satisfaction*