

## ABSTRACT

In this modern era to use of digital wallets has become a trend of people's lifestyle in the transaction. In Indonesia has 38 digital wallets with official licenses, one of which is OVO. In its development, OVO is considered to have a very rapid growth to successfully occupy the position of the two most popular e-wallets in Indonesia. Because of this, this research was conducted with the aim to determine consumer preferences in using OVO in Bandung.

In this study the method used is a quantitative method with descriptive analysis and factor analysis as data processing assisted with SPSS. The sampling technique used is a non probability sampling technique with a purposive sampling type. The respondents studied in this study numbered 100 people who reside in Bandung and use OVO for transactions.

The results showed that there were eleven initial factors that became consumers' preferences in using OVO in Bandung. These include: easy to make an account, more innovative products than traditional banks, greater level of trust, efficiency, security, profitability, promotion, connectivity, product quality, product features, style and product design. Based on the results of data processing with descriptive analysis, consumer preference variables are included in the high category with a score of 81.85% and based on factor analysis, the factor analysis formed is one factor namely consumer preference factor, with the dominant factor being security, which has the largest correlation of 0.929 or 92.9%.

Keywords: Consumer Preferences, E-wallet, Factor Analysis, Marketing

