## **ABSTRAK**

This research is motivated by the quality of service, consumer satisfaction and customer loyalty in using OVO electronic money in the city of Bandung, aims to find out, analyze, and examine. The method in this study uses quantitative research methods with descriptive research types. Sampling was carried out using a non-probability sampling technique with a total of 100 respondents, namely OVO electronic money users in the city of Bandung who had used OVO electronic money more than 2 times. The analysis technique used is descriptive analysis and multiple linear regression analysis. Based on the analysis test results, the service quality variable has no effect on customer loyalty, while the customer satisfaction variable has a positive effect on customer loyalty. In addition, the variables of service quality and customer satisfaction simultaneously affect customer loyalty by 27.3%

Keywords: Service Quality, Customer Satisfaction, Customer Loyalty