

## ABSTRACT

Competition in e-wallet in Indonesia is getting higher. In facing this competition, companies are required to create a competitive advantage in facing their competitors. Customer loyalty is needed by a company to be able to survive and be able to compete with other companies that issue e-wallet. The purpose of this study was to determine the effect of service quality and customer satisfaction on customer loyalty at Gopay in Bandung.

The method in this study uses quantitative research methods. This research is a descriptive research, using multiple linear regression model. The sampling technique used non-probability sampling with purposive sampling type. Data was collected through an online questionnaire via google form up to 100 respondents. The data processing technique used descriptive analysis, classical assumption test, multiple linear regression analysis and hypothesis testing.

Based on the results of research and analysis conducted, it can be seen that service quality has a significant effect on customer loyalty, and customer satisfaction has a significant effect on customer loyalty. Among the two independent variables, the customer satisfaction variable has the greatest influence in influencing customer loyalty. This means that Gopay must continue to upgrade the quality of its services in order to gain a competitive position in the e-wallet sector.

*Keywords: service quality, customer satisfaction, and customer loyalty*