

ABSTRACT

E-wallet also known as digital wallet, is an application that helps in storing, controlling and informing users' financial details. This research was conducted to compare the two largest e-wallets in Indonesia, namely Gopay and OVO with brand image, service quality and customer experience variables on customer loyalty through customer satisfaction. This will allow researchers to see a comparison between the two e-wallets from the user's point of view. There are 120 respondents to Gopay users and 120 respondents to OVO users. In this research, the data analysis method is Static Product and Service Solution (SPSS) version 24. Produces an analysis that shows that ten hypotheses show positive alignments or can be said to be accepted both on the test results on Gopay and OVO.

Keywords: *brand image, service quality, customer experience, customer satisfaction, customer loyalty*