## **ABSTRACT**

The use of applications on the telephone as a medium for non-cash transactions is currently used by the wider community. The loyalty of a customer in using the application is influenced by several factors. This study aims to examine how the factors that influence customer loyalty use mediating variables of the level of satisfaction and perceived value of the use of the OVO application in Jakarta. The method of analysis used in this study is multiple regression with a sample size of 100 respondents. The data collection method used a questionnaire. The results showed: (1) brand image, service quality, promotion had a significant effect on perceived value and customer satisfaction (2) perceived value had a significant effect on customer satisfaction (3) customer satisfaction had a significant effect on customer loyalty.

Keywords: Loyalty, Satisfaction, Brand Image