

ABSTRAK

This research is motivated by the emergence of the development of financial innovation with a touch of modern technology in the field of services called financial technology. At this time digital payments and electronic money in Indonesia began to replace cash transactions to non-cash transactions. In Fintech the payment system becomes a thing that continues to be observed its development both in the world and in Indonesia. In this research, research on six objects are T-cash, Gopay, Dompetku, Mandiri e-money, Flazz BCA, and BRIZZI. To find out the competition between the objects and what customer want nowadays , we needed to do product positioning analysys.

This research intend to give a representation positioning maps about digital payment and electronic money based on peoples perception who using and not using electronic money in Indonesia at 2018. Attributes that will be analysis are transaction benefits, ease of use of transactions, transaction security, transaction trust, compatibility on the will to try new services, and usability on the satisfaction of the system. Nonprobability sampling was using in this research. Collecting data has been done by distribute quetionaire in online and offline to 400 respondents in Indonesia. Analisys data technic using multidimensional scaling (MDS).

The result of perception based on similliariry showed that T-Cash, Gopay, Dompetku, Mandiri e-money, Flazz BCA, dan BRIZZI was alike. But for Dompetku isn't has similliariry at all. Result of perception by attributes, the user of electronic money perceive that Mandiri e-money is the most good, followed by Flazz BCA, T-Cash, BRIZZI, Gopay and Dompetku. Then, the result of perception by non electronic money user show that Mandiri e-money is the most good followed by Gopay, T-Cash, BRIZZI, Flazz BCA and Dompetku.

Recommendation based on result of this research is need a collaboration between electronic money operator and digital payment company and the goverment for make an electronic money and digital payment in Indonesia with benefit, ease to use and security for it users. So, needed a special concern by electronic money and digital payment operators to gain product superiority which can be felt it users.

Keywords : Digital Payment, Electronic Money, Perception, Positioning, Multidimensional Scaling (MDS), Perceptual Map