

ABSTRACT

The advancement of information technology has led to the rapid expansion of new and innovative financial services. This is called financial technology (financial technology / fintech). At present, the money exchange system has shifted the situation from paper money to electronic money, and the world is now preparing to move to the next stage in money automation, namely electronic money. This research was conducted with four objects, namely Go-Pay, Ovo, TCASH and Paypro.

The purpose of this study was to find out the perception map of Go-Pay, OVO, TCASH and PayPro electronic money brands. Based on consumer perceptions in Indonesia. The method used in this research is descriptive method by comparing four server-based electronic money. Analysis was carried out by using Multidimensional Scaling to map the position of electronic money with one another to analyze the level of competition and map the position of electronic money to four attributes in the perception map with the number of respondents 385.

Similar results indicate that Go-Pay, OVO, TCASH and Paypro electronic money have no resemblance to one another. Then, the attribute results show that Go-Pay electronic money outperformed the attributes, followed by TCASH, Ovo and Paypro which were ranked last.

Keywords: electronic money, Multidimensional Scaling, Map of perception.