

ABSTRACT

Finpay is a one of the Superior Product from *PT. Finnet Indonesia* which launched at the first time in 2006. *Finpay* engaged in the provision of system solutions in electronic payment transactions (e-Payment) for all purposes. From the data showed that *Finpay* market share is still far from other competitors, it still reach 1.28%. This study aims to determining the segmentation, targeted marketing and positioning in the competitive *Finpay* online payment industry.

This Research is conducting by using qualitative research studies or studies on specific focus, the researcher hope to obtain the data that is relatively complete and deep, beside that, from those data, the researcher could do the Interpretations from the various phenomena that founded in the research location. The Data collection method are using the method of observation, interviews and documentation.

Based on the analysis and the discussion, we may be concluded that the marketing segmentation of *Finpay* to win the industry of online payment is done by identifying the users of *Finpay* the business group on the category of Business to Business (B2B) which included in the segmentation of the macro and micro level, as well as the criteria of business group in Business to Customer (B2C). The target marketing of *Finpay* in winning the online payment for the B2B industry consists of the Merchant (Personal, SMEs and corporate) and Biller, while B2C customers is a customer that use an online payment transactions in the Merchant and Biller. The positioning of *Finpay* in the online payment market has an advantage, if we realate them with marketing mix, namely:

1. Product: a) for the Merchant and Biller, they provide a superior alternative choice for customer's Merchant and Biller to make payments, and b) for the consumer, have the greatest variation in providing choice to consumers, in order to help them to make online payment transactions
2. Price: a) for the Merchant and Biller, The benefit from the results of online transactions, conducted by Merchant customers and Biller, and b) for Consumers, implementing competitive transaction costs (relatively cheaper than other competitor)
3. Place: a) for the Merchant and Biller, ensuring high security against every transaction made by customer's Merchant and Biller, and b) for the consumer, provide wide choice of payment locations and easiness of online payment transactions
4. Promotion: a) for the Merchant and Biller, has a cooperation program with Merchant promotions and Biller in transactions using *Finpay*, and b) for the consumer, provide regular information to consumers about the development of the facilities and conveniences for using *Finpay*.

Key Words : Segmentation, Targeting, Positioning, Online Transaction, Marketing Mix, e-Money.