

ABSTRACT

LinkAja is one of a mobile payment application which is a representation of a several Stated-Owned Enterprises (SOEs) combination and has obtained a license from Financial Services Authority and Bank Indonesia. At the moment, LinkAja is facing some problem symptoms. These symptoms include transaction value on the LinkAja application is only 1% compared to other mobile payment applications, brand awareness of mobile payment application users of the LinkAja application, and also the low level of differentiation of the LinkAja application compared to other applications. According to these symptoms, it can be concluded that the LinkAja brand is weak in the perception of customers of mobile payment applications. One of the key success factors in winning the competition besides developing continuous improvement, is to gain competitive differentiation by formulating and implementing positioning strategies.

The purpose of this study is to: (1) Determine the attributes of mobile payment used in the perceptual mapping of mobile payment applications, which includes security, feature completeness, information of product offer / promos, perceived convenience, attractive interface, number of merchants, ease of use, perceived benefit, ease of transaction, online payment reliability, perceived satisfaction, perceived risk, administration fee, reputation, system reliability, perceived consistency, and flexibility, (2) Map the positioning of LinkAja mobile payment application among other competitors, (3) Determine SWOT analysis improvement attributes of LinkAja based on perceptual mapping and (4) Formulate a positioning strategy plan to improve LinkAja. The population of this study is people living in Bandung and use a mobile payment application. The sample amount in this study is 257 people. Through perceptual mapping, three groups of competition areas were obtained. LinkAja belong to the same area as DANA which is the main competitor of LinkAja. The results of this study are positioning strategies on the attributes which become the core of competition in LinkAja and DANA competition areas to be the basis of positioning improvement recommendations and consideration for achieving the objectives determined by LinkAja.

Keywords: Positioning, Multidimensional Scaling, Perceptual Mapping, SWOT, Mobile Payment Application, LinkAja.