

ABSTRACT

The rapid development of technology has changed the way consumers conduct financial transactions, one of which is digital payment services. Among the various alternative digital payment services that are most widely used in Indonesia are e-wallets or electronic wallets. Along with the increasing number of transactions on e-wallet services in Indonesia, it has encouraged competitive competition between Gopay, Ovo, Dana, ShopeePay and LinkAja which provide services that are not much different from the five e-wallets. In facing this intense competition, the five electronic wallets need to pay attention to the quality of the services provided. Therefore positioning is needed to win the market and know the position of the five electronic wallets, especially in e-service quality.

This research uses five electronic wallet objects because these five wallets are the most widely used, namely Gopay, Ovo, Dana, ShopeePay and LinkAja. This study aims to describe the positioning of e-wallets in Indonesia based on the dimensions of e-service quality and to find out which e-wallet services are superior based on the mapping of e-service quality positioning that has been done.

The research method used is a quantitative method with data analysis techniques in the form of descriptive analysis and Multidimensional Scaling (MDS). The data used are primary data by distributing questionnaires with a total of 385 responses. The population used in this study is the Indonesian people who have used or are currently using the five electronic wallet services.

The results showed that the respondents who dominated were respondents aged 18-27 years who were female and had an average monthly income of less than Rp. 2,000,001 with work status as a student. Based on the perceptual mapping that has been done, it shows that Gopay is ranked first based on e-service quality, followed by ShopeePay, Ovo, Dana and LinkAja. For competition among the five e-wallets, Ovo and LinkAja are in the same quadrant, namely quadrant I, so there is high and competitive competition between the two. Then, Gopay, ShopeePay and Dana are in the same quadrant, namely quadrant II, so there is also high and competitive competition. And based on the results of the Euclidean distance, Gopay is perceived as the most superior electronic wallet compared to other electronic wallets based on the positioning mapping that has been carried out.

Keywords: *Electronic Wallet, E-service quality, Positioning*