

ABSTRACT

This research motivated by apparance of electronic money developing which is begin to replace cash transaction to non-cash transaction. Currently there are 20 electronic money Provider in Indonesia, consist of telecommunication company and banking company with massive amount of money distribution year by year. In 2014, Bank of Indonesia made a movement for Indonesian citizen which named “Gerakan Nasional Non Tunai”. It was a movement for citizen to make a payment by non-cash. There are five objects with highest amount of transaction will be done in this research, they are Mandiri e-money, Flazz BCA, BRIZZI, Rekening Ponsel and Tapcash BNI. By the developed electronic money in Indonesia, so need an analysis about competition and what peoples want.

This research intends to give a representation positioning maps about electronic money based on people’s perception who using and not using electronic money in Indonesia at 2017. The atributes that will be done in this research are security of transaction, speed of transaction, discount and promotion, efficiency of using electronic money and amount of merchant.

This research using quantitive method with descriptive type. Nonprobability sampling was using in this research. Collecting data has been done by distribute quetionaire in online and offline to 400 respondents in Indonesia. Analisis data technic using multidimensional scaling (MDS).

The result of perception based on simillarity showed that Flazz BCA, Mandiri e-money, BRIZZI, and Tapcash BNI was alike. But for rekening ponsel isn’t has simillarity at all. Result of perception by attributes, the user of electronic money perceives that mandiri e-money is the best, followed by Flazz BCA, BRIZZI, Tapcash BNI and RekeningPonsel. Then, the result of perception by non-user show that Flazz BCA is the winner followed by Mandiri e-money, BRIZZI, Tapcash BNI and RekeningPonsel.

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

Keywords: *electronic money, Positioning, Perception, Multidimensional Scaling, Perceptual Map.*