

ABSTRACT

In 2018, the business world has entered the digital era or commonly called E-Business, in accordance with the development of industry 4.0 where the use of the internet and other digital media is very large. As for the way of transactions that are always developing which began from cash payments to switch to E-money, and until now developing to the Digital Payment stage. In Indonesia itself, companies have begun to emerge that provide digital payments such as Ovo and GoPay. Interestingly, although Ovo was only introduced in early 2017, the mobile wallet has entered the Top Free App in the financial category in the App Store and occupies the first position in the Google Store. In addition, Ovo has 80 merchants who are partners and have active consumers, but the one that provides significant improvement is Ovo and Grab's co-branding with the "using grab anywhere, only need to pay Rp. 1" program. aimed at students and office people with an increase of 9.5 million.

This study aims to determine whether there is an influence between co-branding (X) on consumer response (Y) conducted by OVO and Grab in the program "using grab anywhere, only need to pay Rp. 1 ", so that Ovo and Grab know the concept of co-branding influential or not to consumers. This type of research used in this research is quantitative with descriptive and causal research methods. In this study, the target population is consumers or active users of the Grab application. which numbered 100 people.

Based on the research results obtained by the hypothesis test variable co-branding (X) has a value of t arithmetic $(13,192) > t$ table $(1,984)$ and a significance level of $0,000 < 0,05$ therefore it can be concluded that partially there is a significant influence of the co-branding variable (X) to consumer response (Y). It also obtained results on the coefficient of determination (R Square) of 64%, which means that the co-branding variable has an influence on consumer response variables of 64% and the remaining 36% is influenced by other variables not examined in this study.

Keyword: *Co-Branding, Consumer Response, Digital Payment, Ovo*