

ABSTRACT

Nowadays competition in developing technology in the field of digital payment systems increased. The development of digital payment systems is highly fast, in the financial industry it has an impact on a development towards more efficient and effective by using modern technology in the field of payment services which well known as financial technology. With the help of digital payments, people start to do financial transactions without physical money, and because of the growing number of startup businesses, they start competing to innovating in financial technology products such as Gopay from Gojek, OVO Cash, LinkAja and DANA, which are currently familiar to the people of Indonesia. The purpose of this study is to do a mapping the position of the brand in the minds of its users.

The method used in this research is multidimensional scaling, The researcher distributing questionnaires to 400 respondents in Jakarta and Bandung. The sampling technique used was purposive sampling, namely users of digital payments domiciled in both cities.

The results obtained from this study, OVO has the strongest positioning in the minds of consumers. Then followed by Go-Pay, DANA and LinkAja.

Keywords: *Positioning, Digital Payment, Multidimensional Scalling*