

ABSTRACT

People's behavior is increasingly changing, with technology, the community becomes easy to carry out their activities. Indonesian people prefer cashless transactions. From these consumer behaviors many companies create products in order to meet consumer needs. Companies that are developing in the midst of Indonesian society are GoPay, OVO, LinkAja, and Dana. The more companies that create e-wallets, the tighter competition. Many facilities provided by the company in order to get consumers. This study aims to find out the perceptual map of e-wallet products in Indonesia.

The sample used in this study were 128 respondents who used all four e-wallets and were domiciled in Bandung. The object of study from this study is a number of e-wallet products that have a ranking of 4 in Indonesia, namely GoPay, OVO, LinkAja, and Dana. The attributes used in this study are Easy to use, Promotion, Supporting Conditions, price values, Perceived Usefulness, and perceived trust provided by the e-wallet company. The technique used in this research is multidimensional scaling. This analysis provides a map of perception, where the company is in a position close to the coordinates or far apart. After seeing from the visual images, ranking from 1-4, where ranking 1 has the highest position and 4 which is the lowest position. GoPay is perceived by consumers as the first e-wallet, this is evidenced by the results of the number of gopay ranks that have the lowest amount. A set based on the Gopay attribute has the advantage of the Ease of Use, Supporting Conditions, and Perceived Trust attributes, compared to other e-wallet products. Whereas for the superior attributes of Promotion, Price Value, and Perceived Usefulness of the company, OVO.

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