

## ABSTRACT

*The accelerated development of technology has changed the way consumers conduct financial transactions, one of which is digital payment services. On the other hand, current technological developments followed by internet connectivity are also driving the emergence of online shopping trends. This has made changes to consumer shopping behavior from offline to online. Many companies offer the convenience of online shopping, one of which is by providing e-wallet payment methods. Thus, consumers are increasingly faced with various services provided by each e-wallet service provider company, so that consumers are more selective in choosing. Along with the increasing number of transactions on digital wallet services in Indonesia, it encourages competitive competition between ShopeePay, Gopay, OVO, and Dana. The purpose of this study is to determine the mapping and competition map of each e-wallet in Indonesia, namely ShopeePay, Gopay, Dana and OVO for shopping in the marketplace based on consumer perceptions and to find out which e-wallet company is the most superior in each dimension in choosing an e-wallet for shopping in the marketplace.*

*This study is a quantitative research using online questionnaires to 250 users of e-wallet services from ShopeePay, Gopay, OVO, and Dana. With a sample of 250 respondents, this research was conducted using multidimensional scaling (MDS). The dimensions used include perceived ease of use, perceived usefulness, perceived trust, performance expectancy, perceived convenience, perceived security, promotional benefits, facilitating conditions, habit, transparency, and price value.*

*MDS analysis shows that in the visual spatial map image it is known if dimension one is a service then dimension two is a product. Each attribute used produces a diverse mapping for each brand. Based on all dimensions, each e-wallet company is divided into two quadrants, namely quadrants II and IV. ShopeePay, Gopay, and Dana are in quadrant II, while OVO is in quadrant IV. This indicates that ShopeePay, Gopay, and OVO are perceived to have many similarities in their indicators so that the competition between the three looks competitive OVO is perceived to be the most superior in seven dimensions of the eleven dimensions used in this study.*

**Keywords:** *Consumer preferences, Multidimensional Scaling, e-wallet, marketplace.*