Abstract. The discussion in this journal will focus on how the marketing strategy of online business companies in capturing market share, especially the Generation Z who dominates the world's population today. The digital economy concept is not much different from the general economic concept, but what distinguishes it is the transaction system in carrying out economic activities. The results of the study explain that online motorcycle taxi companies such as Gojek have the power as pioneers of online motorcycle taxi companies in Jakarta, this is a solution for Jakarta residents, especially Gen Z whose population is very dense so that the existence of Gojek will greatly assist Gen Z residents in meeting their needs, especially the costs involved. cheap according to the site www.aturduit.com. Gojek's weakness is a problem that must be resolved by the operator because it is related to the company's internals in this case is the "naughty" driver. Threats in the Gojek company are a classic thing faced by every business whose orientation is profit and finally the opportunity for Gojek according to the author is very large because the community's need is very high for mass transportation. Danaprospera.id's market segmentation includes investors, entrepreneurs and Gen z or young people who are productive and innovative. This is strongly supported by the commitment of online loan companies that are not burdensome in terms of bureaucracy according to the www.modalrakyat.id website.

Keywords: Online Business, Company and Market

INTRODUCTION

The global economy, which is the driving system for the world economy, has brought the world into the era of a world economic system that can be evaluated in various ways. Human civilization changes all the time, starting from the ancient times until now the era we know is the era of Gen Z or Generation Z. Online business marketing strategy is a company's effort to gain market share dominated by Gen Z.

According to sociologists, the types of modern human generations in several generations include the war generation, the classic war generation, the world war 1 generation, the world war 2 generation, the post world war 2 generation, the depression
era generation, the baby boomer generation, and generation X, millennials and the Gen Z era. The Gen Z economy is heavily influenced by the latest very cutting-edge technology. So that the Gen Z Economy is an economic system that has been applied in the life of the world's digital community such as the internet, electronic devices and state development infrastructure that have used an electric digital system. However, the application of technology and the internet in every economic activity in the Gen Z era does not guarantee security and actions that save in every transaction, new problems arise after this digital economic activity has been implemented in society.

In today's world of globalization, the economy is a community activity that has been affiliated with technology, although there are still economic activities that do not rely on technology, the consequences and risks of delays and business developments are at stake from the highly competitive competition in today's business world. Thus, the author in this discussion tries to explain the point of balance in the economic activities of the current generation, commonly called Gen z and the economic problems that arise as a result of electronic digital transactions that have been applied by the community. So it is hoped that the results of this study will eliminate wrong economic practices and fraud or injustice that can occur in digital economic transactions.

Literature Review

Economic evaluation of a country can be seen from the balance of the goods market and the money market (Nano prawoto). To achieve a balanced goods market and money market, interest rates and income must be in such a way simultaneously (Rudiger dornbusch). While the market in a state of balance can occur when the price balances the supply and demand (N. Gregory Mankiw and Euston Quah). The balance between supply and demand will result in a certain stable market price level / equilibrium price (Dyah sawitri).

From the opinions of the experts above, it can be seen in general that in a country's economic stability, the balance of the goods market and the money market is the determinant and the market balance will result in price stability in the community.
In response to this, the circulation system of goods and people's capital today is changing due to the transfer of internet information and communication technology, so that in this Gen Z era the economic system adapts to the internet which produces new economic activities in the community that are more effective and efficient. The concept of the digital economy initiated by Gen Z in the world has given birth to many new financial management systems and new professions that have attracted public interest without changing the initial concept of the economic system itself.

**RESEARCH METHODS**

Method is a way or procedure to get object (Pranoto, 2010:11). how about Helius Sjamsuddin explained that method means a systematic way, way, implementing instructions or technical instructions in a particular science education to get an object (Sjamsuddin, 2007:24). Meanwhile, J. Garragham explained that the historical research method is a systematic set of rules or principles to collect historical sources effectively, evaluate them critically, and propose a synthesis of the results achieved in written form. (Abdurrahman, 2007:53).

Based on the above understanding, historians agree to define four main activities in the way of researching history. Gottschalk (1983) systematized the steps in the historical methodology as follows; (a) collect objects dating from an era and collect relevant written and oral materials; (b) get rid of inauthentic materials; (c). infer reliable
testimonies based on authentic materials; (4) compiling a reliable testimony into a meaningful story or presentation (Abdurrahman (2007:54).

The first step is Heuristics, GJ. Renier explains the technique of gathering resources called heuristics which means obtaining (Abdurrahman, 2008:64). Furthermore, it is explained that heuristics is a technique, an art not a science, therefore heuristics do not have general rules. In collecting sources the researchers conducted a literature study.

According to Koentjaraningrat library technique is a way of collecting data on various materials contained in the library room, such as newspapers, books, magazines, manuscripts, documents and so on that are relevant to research (Koentjaraningrat, 1983:420). Thus the data collected in the form of secondary data. After researchers collect historical sources, the next stage is source criticism (verification) to obtain validity (Abdurrahman, 2008:68). This stage can be done both external criticism and internal criticism.

After the sources are collected, the next step is to criticize the sources, both internal and external. External criticism is in the form of testing the authenticity of the source in the form of external aspects, for example testing with questions such as when the source was made, who made the historical source, from what material the source was made, is the source still in its original form? After that, we conduct an internal critique that examines the content of the source with the question of what and how the content of the source is. This can be done with negative internal criticism and positive internal criticism. The next stage is interpretation or analysis. Interpretation means interpreting or giving meaning to facts and historical evidence (Daliman, 2012:81). The task of the researcher is to provide interpretation within the framework of restoring a reconstruction of the past. The analysis itself aims to synthesize (combine) a number of facts obtained from historical sources and together with theory the facts are compiled in a comprehensive interpretation (Abdurrahman, 2007:73). The last stage is histriography, which is the process of compiling historical facts and various sources that have been selected in the form of historical writing (Sulasman, 2014:147). The explanation model used is causality to observe the factors that cause an event to occur. According to Carr (1971), in history can be distinguished general causes (general cause, fundamental sauce),
and special causes (direct cause, immediate cause) or the trigger (trigger). Causality is a historical explanation model by assembling facts in a causal relationship (cause and effect). The law of cause and effect reminds that every phenomenon is the result of previous causes (Pranoto, 2010:45).

RESULTS AND DISCUSSION

Generation Z in Indonesia

According to the Indonesian Central Statistics Agency (BPS) based on the results of the 2020 population census, it is stated that Generation Z is a population born in 1997-2012 with an estimated current age of 9-24 years. Generation z has grown up, is looking for and has a job, seen the transition from the new order regime to a reform regime, and has the ability to influence areas of everyday life such as economics, politics, social, culture, religion and others.

According to research conducted by Nielsen consumer and media in Q2 2016 on Generation Z in 11 cities of Indonesia on the 3 main media used by Generation Z, namely TV, Internet and radio, the survey results showed that the majority of Generation Z watched TV on weekends, Generation Z always being connected to the internet and radio still has a place in Generation Z's hearts.

The influence of Gen Z on the Indonesian economy

From the results of the Nielsen consumer and media research above, generation Z or gen Z has a very big role in using the internet. Economic transactions that now use the internet such as online motorcycle taxis, online buying and selling, online loans are online economic transactions commonly used by Gen Z in meeting their daily needs.

The online buying and selling industry or commonly called e-commerce is growing rapidly in Indonesia lately. In fact, our country is one of the top 10 countries with the fastest growing e-commerce in the world. In 2018 alone, Indonesia's e-commerce grew 78%. Of this amount, 17.7% were caused by ticket purchases and hotel reservations. In addition, purchases of clothing and shoes amounted to 11.9%. As well as cosmetics and health products by 10%. Judging from these statistics, online buying and selling sites
should be very useful for both those who are already running a business and those who are just starting out. In addition, buying and selling online has many advantages.

The online loan industry or P2P Lending is one of the best choices for MSME actors who initially had difficulty getting loans because of several things they could not fulfill. P2P lending is also one of the elements that can make Indonesia's financial inclusion more real. For this reason, the presence of online P2P lending loans also has a strong influence on the course of the Indonesian economy.

Online transportation was pioneered by Gojek, Nadiem Makarim, one of the founders of Gojek, saw that a solution to improve transportation services in Jakarta was urgently needed. The problem that is seen is not only traffic jams, but also expensive motorcycle taxi fares. This idea was then realized into a technology-based start-up for its operations in Indonesia.

**Online business management**

Online loan providers or fintech P2P lending are platforms that provide loan services that can be used by those who need funds and those who want to deposit funds in safe and reliable instruments. So, in P2P lending fintech, there are two parties who will meet indirectly (not face to face), namely the borrower and lender, the borrower of funds will get the capital he needs, while the lender will get a return on the capital, which he distributed. Borrowers and lenders both benefit because P2P lending fintech provides the services they need.

**Online Business Company Marketing Strategy**

According to Stanton, marketing strategy is something that includes all systems related to the purpose of planning and determining prices to promoting and distributing goods and services that can satisfy the needs of actual and potential buyers (William J Stanton, 2015)

A. The marketing strategy of the Online Ojek Business company (the research focus of PT. Gojek Indonesia)

1. PT Gojek Indonesia has strengths including being a pioneer in online motorcycle taxi services in the country with a brand that is easy to remember, in addition to taking customers to their destination, as a courier who delivers
goods, as well as shopping and gofood services to buy certain goods/food, ease of ordering through online can be from a smartphone, no need to worry about changing money or bringing cash with GO-PAY via ATMs, mobile banking, from BCA, Bank BRI, and Mandiri, the drivers have more than 200 thousand drivers, drivers and partners get health benefits and In an accident, PT Gojek Indonesia gives bonuses to drivers who are diligent in looking for customers, Gojek drivers are not bound by work contracts as in companies in general, the marketing fleet is adequate, the service prices are affordable and competitive, still attaching importance to service quality.

2. In addition, Go-Jek also has weaknesses, among others, the existence of "naughty" Go-Jek drivers, the application often has errors (especially during rush hour / rush hour), the security of the Android operating system is a system that is very easy to modify and has many security gaps. , the driver's rejection of the performance appraisal system set by management which is not transparent.

3. Opportunities owned by PT Gojek Indonesia, can be utilized optimally by Gojek to increase sales, namely having a potential market for growth, PT Gojek Indonesia has officially operated in 15 major cities in Indonesia and will continue to grow, partnering with around 200,000 riders Experienced and trusted motorcycle taxis in Indonesia, the public's need for two-wheeled transportation services is getting higher, consumer behavior patterns and tastes are growing from conventional transportation services to online transportation services, online application technology continues to grow, Go-Jek work is considered more profitable than office work.

4. Threats that come from outside are very much considered by PT Gojek Indonesia because it will affect the level of sales and will lose customers, both new consumers and loyal consumers. The threat faced by PT Gojek Indonesia is that there are more and more similar businesses, competitors' prices are cheaper for some similar services, both Gojek and GrabBike both equip their riders with green jackets and almost identical logos on helmets, this can be
confusing, customers, gojek drivers often receive threats or attacks from traditional motorcycle taxis (Yunita, et al. 2020).

From the data above, it can be seen that online motorcycle taxi companies such as Gojek have the power as pioneers of online motorcycle taxi companies in Jakarta, this is a solution for Jakarta residents, especially Gen Z whose population is very dense so that the existence of Gojek will greatly assist Gen Z residents in meeting their needs. what's more, the cost is cheap according to the www.aturduit.com site. Gojek's weakness is a problem that must be resolved by the operator because it is related to the company's internals in this case is the "naughty" driver. Threats in the Gojek company are a classic thing faced by every business whose orientation is profit and finally the opportunity for Gojek according to the author is very large because the community's need is very high for mass transportation.

B. Marketing Strategy of the Online Loan Business company (the focus of research by Danaprospera.id).

Rifqi Ramadhan, (2019) From the results of the study entitled Marketing Communication Strategy Finance Technology Danaprospera.id the researchers concluded that in developing Danaprospera.id products for potential investors or business actors, the marketing communication strategy carried out by the Danaprospera.id company used marketing segmentation which included millennials, entrepreneurs, Investors, as well as forming marketing communication strategies with the aim of maintaining relationships with Danaprospera.id partners. In developing the company's marketing communications strategy, Danaprospera.id created a solid marketing team, led directly by the chief marketing officer who leads and is directly responsible for the sustainability of Danaprospera.id's corporate communications strategy, then the marketing team consists of chief marketing, marketing communications and digital marketing. All carry out marketing communication strategies based on the direction of the marketing chief and according to their respective capacities and roles.

From the data above, it can be seen that the market segmentation of Danaprospera.id includes investors, entrepreneurs and Gen z or young people who are productive and innovative. This is strongly supported by the commitment of online loan
companies that are not burdensome in terms of bureaucracy according to the www.modalrakyat.id website.

CONCLUSION

Online motorcycle taxi companies such as Gojek have the power as pioneers of online motorcycle taxi companies in Jakarta, this is a solution for Jakarta residents, especially Gen Z whose population is very dense so that the existence of Gojek will greatly assist Gen Z residents in meeting their needs, especially at low costs according to the site. www.aturduit.com. Gojek's weakness is a problem that must be resolved by the operator because it is related to the company's internals in this case is the "naughty" driver. Threats in the Gojek company are a classic thing faced by every business whose orientation is profit and finally the opportunity for Gojek according to the author is very large because the community's need is very high for mass transportation.

Danaprospera.id's market segmentation includes investors, entrepreneurs and Gen z or young people who are productive and innovative. This is strongly supported by the commitment of online loan companies that are not burdensome in terms of bureaucracy according to the www.modalrakyat.id website.

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