

ABSTRACT

In line with rapid technological developments, patterns and payment systems in economic transactions continue to change. Technological advances in the payment system shift the role of cash (currency) as a means of payment in the form of non-cash payments that are more efficient and economical. Non-cash payments are generally carried out not by using money as a means of payment but by way of bank transfers or intra-bank transfers through the bank's own internal network. In addition, non-cash payments can also be made using cards as a means of payment, for example by using an ATM card, debit card and credit card.

The purpose of this study is to determine the credit card preference based from expert opinion in Bank BTN KC. Cimahi and INDEF and find out the differences in credit card preference preferences based from expert opinion in Bank BTN KC. Cimahi and INDEF which produce the highest utility value. The attributes used are brand, credit line (limit), type of credit card, annual fee, interest rate, and type of payment.

This research is a quantitative research and analysis using conjointing method, sampling is done to two experts in the field of credit cards in Indonesia. Based on the results of data processing, the highest utility value is obtained by a combination of attributes that have a Visa / Master brand, with a credit limit of > Rp. 40,000,000, the type of credit card is platinum, and type of payment deferred with the credit card trade off has annual a fee of Rp.125,000 and an interest rate of 2.25%.

Keywords: *Annual Fee, Brand, Credit Limit, Interest Rate, Type of Credit Card, Type of Payment*