

## ABSTRACT

*This research was conducted to determine the effect of consumer preferences in choosing electronic wallet (e-wallet) in Bandung City. The purpose of this study is to determine consumer preferences in choosing e-wallets with a combination of attributes that produce the highest customer value index and to determine the attributes that are value drivers of e-wallet consumers.*

*This research uses quantitative methods and descriptive research types. The sampling method is using nonprobability sampling method with the type of purposive sampling. Samples obtained in this study were 100 respondents. The data analysis technique used is conjoint analysis.*

*Based on the results obtained from this study that is, the combination of attributes that produce the highest customer value index is the 1st profile with a usability value of 0.127 with a combination of attributes including, Security with the availability of payment transaction codes, Privacy with there are transaction history features, Ease of Use with the availability of the e-wallet balance return feature to the user's bank account, Pricing with the free balance limit in conducting transactions, Ability to Pay with the availability of the QR code feature, Consumer Benefit by earning reward points. The results of this study indicate that returning e-wallet balances to a user's bank account is a value driver with a usability value of 0.039.*

*Suggestions from this research, where fintech companies in developing e-wallet products with Ease of Use services where the availability of e-wallet balance returns feature to the user's bank account, because consumers want convenience in terms of transferring e-wallet balances back to bank accounts according to user requirements.*

*Keywords: Conjoint Analysis, Customer Value Index, E-Wallet, Preference, Value Driver*