ABSTRACT

Emerging technology and the increasing number of Indonesian people who use internet, encourage banking firms to make strategies with the use of internet technology in order to survive in the competition. The technology is internet banking, which is a banking service that allows customers to perform banking transactions via internet. The purpose of this study was to determine customer preferences toward the use of internet banking in Bandung. Attributes are used are taken from research related to E-SERVQUAL.E-dimensional SERVQUAL is to measure the quality of service on vitual. E-SERVQUAL attributes used in this study is the e-fulfillment, privacy / security, efficiency, system availability, and problem handling. This study was analyzed using conjoint analysis and evaluation of conjoint use the rating scale. Questionnaires were distributed to 400 users of internet banking in Bandung with purposive sampling method by the time the questionnaire collected for one month. Questionnaires were analyzed using SPSS 20. The results of this study is the preference of customers to internet banking. Results of this study stated that e-fulfillment is the most important attribute for customers with importance value (44.943%), efficiency (19.739%), system availability (14.652%), privacy/ security (13.369 %), and problem handling (7.297%).

Keywords: *preferences, internet banking, attributes,* **E-SERVQUAL,** *conjoint analysis*