

ABSTRAK

SWITCHING COST SEBAGAI VARIABEL PEMODERASI PEGARUH ANTARA PERSEPSI HARGA TERHADAP KEPUASAN NASABAH DAN SWITCHING INTENTION

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Penelitian ini bertujuan untuk menguji persepsi harga terhadap kepuasan nasabah dan switching intention, serta pengaruh pemoderasi switching cost pada pengaruh persepsi harga terhadap kepuasan nasabah dan switching intention. Obyek penelitian ini adalah nasabah pada Bank Syariah di Indonesia berdasarkan indeks loyalitas penabung. Data dikumpulkan menggunakan kuesioner kepada pengguna lima Bank Syariah di Indonesia dengan sampel di Daerah Istimewa Yogyakarta. Sebanyak 100 kuesioner telah dikumpulkan dan dianalisis dengan aplikasi SPSS versi 16. Hasil penelitian ini menunjukkan bahwa persepsi harga berpengaruh negatif terhadap kepuasan nasabah dan berpengaruh positif terhadap switching intention, selain itu switching cost terbukti memoderasi pengaruh positif persepsi harga terhadap switching intention namun tidak dapat memoderasi pengaruh negatif persepsi harga terhadap kepuasan nasabah.

Kata kunci: Switching cost, Persepsi harga, Kepuasan Nasabah, Switching intention

ABSTRACT

SWITCHING COST AS A MODERATING VARIABLE OF THE EFFECT BETWEEN PRICE PERCEPTION TOWORD CUSTOMER SATISFACTION AND SWITCHING INTENTION

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This research aimed to test price perception on customer satisfaction and switching intention, as well as the effect of switching cost moderation on price perception effect on customer satisfaction and switching intention. The objects of this reseacrh were the customers of Islamic Banks in Indonesia based on customer loyalty index. Data was collected using questionnaires tested on the samples of customers of five Indonesian Islamic Banks in Yogyakarta. 100 questionnaires were collected and analyzed using SPSS version 16 software. The result showed that price perception affected customer satisfaction negatively and switching intention positively. Besides, switching cost showed moderate on positive effect of price perception on switching intention, but it could not moderate on negative effect of price perception on customer satisfaction.

Keywords: *Switching cost, price perception, customer satisfaction, switching intention*

