

ABSTRAK

BIAYA BERALIH SEBAGAI VARIABEL PEMODERASI PENGARUH CITRA PERUSAHAAN DAN *TRUST* TERHADAP *SWITCHING INTENTION* PADA NASABAH BANK MUAMALAT INDONESIA

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Penelitian ini memiliki tujuan untuk mengidentifikasi peran biaya beralih (switching cost) sebagai variabel pemoderasi dalam pengaruh citra perusahaan dan trust terhadap switching intention pada nasabah Bank Muamalat Indonesia. Penelitian ini mencoba menjawab keadaan nasabah Bank Muamalat Indonesia dengan menggunakan Reinforcement Theory dalam konteks switching intention. Peneliti memeriksa apakah variabel citra perusahaan, trust dan biaya beralih memainkan peran penting dalam studi customer switching intention. Pada penelitian ini dilakukan penyebaran kuesioner kepada 296 nasabah Bank Muamalat Indonesia. Teknik sampling yang digunakan adalah accidental sampling. Alat analisis menggunakan program software IBM SPSS Statistic Version 24. Data dikumpulkan melalui kuesioner offline dan online kemudian dianalisis menggunakan Moderated Regression Analysis (MRA). Hasil dari penelitian ini menunjukkan bahwa: 1) citra perusahaan berpengaruh negatif terhadap switching intention, 2) trust berpengaruh negatif terhadap switching intention, 3) biaya beralih berhasil memoderasi pengaruh negatif citra perusahaan terhadap switching intention dan 4) biaya beralih berhasil memoderasi pengaruh negatif trust terhadap switching intention.

Kata kunci: biaya beralih, citra perusahaan, trust, switching intention, MRA

ABSTRACT

SWITCHING COST AS MODERATING VARIABLE IN THE INFLUENCE OF CORPORATE IMAGE AND TRUST TOWARD SWITCHING INTENTION OF THE CUSTOMERS OF BANK MUAMALAT INDONESIA

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This research was purposed to identify the switching cost as moderating variable in the influence of corporate image and trust towards switching intention of the customers of Bank Muamalat Indonesia. This research employed the Reinforcement Theory to reveal the switching intention of the bank's customer. This research examined whether the variable of corporate image, trust, and switching cost plays significant role in the study of customer switching intention. This research used accidental sampling technique, and the total of 296 questionnaires, both offline and online, were distributed to the entire 296 customers of Bank Muamalat Indonesia. Further, the data were analyzed using IBM SPSS version 24 software specifically using Moderated Regression Analysis (MRA). This research, finally, shows that 1) there is negative influence of corporate image to the customer's switching intention, 2) trust indeed has negative influence towards switching intention, 3) switching cost moderates the negative influence of corporate image towards switching intention, and 4) switching cost moderates the negative influence of company's trust towards switching intention.

Keywords: switching cost, corporate image, trust, switching intention, MRA