

Pengaruh langsung push effects mooring effects dan pull effects terhadap keinginan dan perilaku berpindah nasabah bank ritel di Jakarta

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Abstrak

Penelitian ini dilakukan untuk melihat adanya pengaruh langsung antara variabel-variabel yang terdapat pada push effects, mooring effects dan pull effects terhadap keinginan dan perilaku berpindah nasabah bank ritel di Jakarta. Variabel yang terdapat pada push effect adalah kualitas, kepuasan, nilai, kepercayaan, komitmen, dan persepsi harga. Sementara Mooring effects terdiri dari sikap terhadap perpindahan, norma subjektif, biaya berpindah, perilaku berpindah sebelumnya, dan pencarian alternatif. Terakhir, pull effects terdiri dari satu variabel yaitu kemenarikannya alternatif. Masing-masing variabel tersebut akan dianalisis pengaruhnya secara langsung dalam menimbulkan keinginan dan perilaku berpindah nasabah bank ritel di Jakarta. Hasil analisa menunjukkan terdapat korelasi antara push effects dan mooring effects terhadap keinginan berpindah, kemudian korelasi antara tiga variabel independen, yaitu persepsi harga, biaya berpindah dan pencarian alternatif di dalam mempengaruhi keinginan dan perilaku berpindah nasabah bank ritel di Jakarta.

<hr>This study is intended to see the direct impact between various variables concludes in push effects, mooring effects and pull effects toward the switching intentions and at the end switching behavior of the retail banking customers in Jakarta. Push effects consists of quality, satisfaction, value, trust, commitment, and price perceptions variables. Mooring effects consists of attitude toward switching, subjective norms, switching costs, past behavior, and variety seeking variables. Meanwhile pull effects is defined by the variable of the alternative attractiveness of retail banking services. Each variable will be proceed to see the direct impact toward the switching intentions and behavior among the retail banking customers in Jakarta. The research's results show that there are significant correlation for push effects and mooring effects into the switching intentions, and three variables includes price perception, switching costs, and variety seeking variable; directly impacts the switching intentions and behavior of the retail banking customers in Jakarta.