

Intensi Perpindahan Nasabah Perbankan Kategori Milenial pada Layanan Pembiayaan Fintech Lending di Indonesia: Perspektif Push-Pull-Mooring Framework = Millennial Banking Customer Switching Intentions to Financing Services of Fintech Lending in Indonesia: Perspective of Push-Pull-Mooring Framework

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Abstrak

Tesis ini membahas mengenai intensi perpindahan nasabah perbankan kategori milenial pada layanan pembiayaan FinTech lending di Indonesia menggunakan kerangka Push-Pull-Mooring (PPM). Penelitian ini dilakukan dengan menggunakan metode survei melalui kuesioner dengan skala Likert 5 kategori yang mana seluruh pertanyaan penelitian disusun berdasarkan kerangka PPM. Kriteria responden yang digunakan yaitu seseorang yang pernah melakukan kredit atau pembiayaan di bank dalam kurun waktu lima tahun terakhir, berusia 19-39 tahun dan mengetahui serta belum pernah menggunakan layanan pembiayaan FinTech lending. Teknik sampling yang digunakan dalam penelitian ini yaitu non-probability sampling dengan jenis purposive sampling. Seluruh kuesioner penelitian yang berhasil dikumpulkan selanjutnya dilakukan pengolahan data menggunakan metode Structural Equation Modelling (SEM) yang sebelumnya telah dilakukan pengujian validitas dan reliabilitas.

Hasil penelitian menunjukkan bahwa variabel push effects berpengaruh positif dan signifikan terhadap switching intention yang mendorong nasabah perbankan kategori milenial untuk beralih pada layanan pembiayaan FinTech lending. Variabel pull effects juga menunjukkan pengaruh positif dan signifikan terhadap switching intention yang menarik nasabah perbankan kategori milenial untuk beralih pada layanan pembiayaan FinTech lending. Sedangkan, variabel mooring effects menunjukkan pengaruh negatif dan signifikan terhadap switching intention yang menghambat nasabah perbankan kategori milenial untuk beralih pada layanan pembiayaan FinTech lending. Hasil penelitian ini dapat dijadikan bahan pertimbangan bagi industri perbankan, FinTech lending maupun regulator untuk merumuskan strategi dan kebijakan yang tepat untuk menghadapi potensi perpindahan pelanggan.

.....This thesis discusses millennial banking customer switching intentions to financing services of FinTech lending in Indonesia using perspective of Push-Pull-Mooring (PPM). The study was conducted using survey method through questionnaire with Likert 5-scale category in which all research questions were compiled based on the PPM framework. The criteria of the respondent used was a person who has made credit or financing in the bank within the last five years, aged 19-39 years old and know but never use the financing services of FinTech lending. The sampling techniques used in this study were non-probability sampling with purposive sampling types. All successful research questionnaires were further collected in the data processing using Structural Equation Modelling (SEM) which were previously conducted of validity and reliability tests.

The results showed that the push effects variables are positively and significantly impacting switching intentions that drive millennial banking customers to switch to financing services of FinTech lending. Pull effects variables also demonstrate positive and significant effect on switching intentions that attract millennial banking customers to switch to financing services of FinTech lending. Whereas, mooring effects

variables reveal negative and significant effect on switching intentions that impede millennial banking customers to switch to financing services of FinTech lending. The results of this research can be used as consideration for the banking industries, FinTech lending and regulators to formulate appropriate strategies and policies to face the potential of customer switching.