

## Membangun dan mempertahankan loyalitas nasabah bank umum

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### Abstrak

It can be more expensive to acquire a new customer than to make a cross-sale to an existing customer. Nowadays, banks had the problem of declining loyalty from its customer. Banks can no longer have it both ways; to acquire a new customer and to make a cross-sale to an existing customer. Because in markets where customers are withheld from using more providers for different products artificially, general turnover rates soar. Moreover, once customers become disloyal there is no natural plateau to how far this can go. On the contrary, once more switching and shopping around takes root, the market has a tendency to spiral out of control.