

ABSTRACT

This study aims to determine and analyze the factors that influence customer switching behavior of Britama savings to other bank savings. Multiple linear regression analysis will be used to examine the independent variables such as bank reputation, bank service quality, attractiveness of bank advertisement, price and involuntary switching that influence customer churn. The data of this research were obtained from 100 respondents of existing and former Britama that live in Greater Jakarta area (Jakarta, Bogor, Depok, Tangerang and Bekasi). The result shows that bank reputation, bank service quality, attractiveness of bank advertisement have negatively significant influence, while involuntary switching positively significant influence to Britama savings churn. Bank reputation, bank service quality, attractiveness of bank advertisement and price will prevent the customer switching behavior and minimize customer churn. Instead, involuntary switching will support the customer switching behavior and increase savings churn.

Keywords: *switching behavior, bank customer, savings, churn*



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ABSTRAK

Penelitian ini ditujukan untuk mengetahui dan menganalisa faktor-faktor yang mempengaruhi perilaku beralihnya nasabah tabungan Britama ke tabungan bank lain. Analisis regresi linier berganda digunakan untuk menguji lima variabel bebas yaitu reputasi bank, kualitas layanan bank, daya tarik iklan bank, harga dan *involuntary switching* terhadap *customer churn*. Data penelitian berasal dari 100 responden nasabah dan mantan nasabah Britama yang tinggal di wilayah Greater Jakarta (Jakarta, Bogor, Depok, Tangerang dan Bekasi). Hasil penelitian menunjukkan bahwa reputasi bank, kualitas layanan bank, daya tarik iklan bank dan harga berpengaruh signifikan secara negatif, sedangkan *involuntary switching* berpengaruh signifikan secara positif terhadap tingkat *churn* tabungan Britama. Reputasi bank, kualitas layanan bank, daya tarik iklan bank dan harga akan menghambat terjadinya peralihan nasabah dan meminimalisir tingkat *churn* tabungan. Sebaliknya, *involuntary switching* justru akan mendukung beralihnya nasabah dan meningkatkan *churn* tabungan.

Kata kunci: perilaku beralih, nasabah bank, tabungan, tingkat *churn*

