

## MODEL LOYALITAS PELANGGAN PADA PERBANKAN MIKRO: PERCEIVED RISK SEBAGAI VARIABEL MODERASI

<b>Title</b>	MODEL LOYALITAS PELANGGAN PADA PERBANKAN MIKRO: PERCEIVED RISK SEBAGAI VARIABEL MODERASI
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<b>Accreditation</b>	
<b>Abstract</b>	The purpose of this study was to analyze the effect of relationship marketing on customer satisfaction and switching cost, to analyze the effect of customer satisfaction, relationship marketing and switching cost on customer loyalty, and to analyze perceived risk as a moderation variable on causal relationship between customer satisfaction, relationship marketing and switching cost on customer loyalty. The samples were mikro banking consumers in Banyumas, Cilacap, Purbalingga and Banjarnegara. The sample size in this study were 120 respondents. Sampling was done by purposive sampling method. Analytical tool used were the sub-group regression analysis and Chow test. The results of this study were that relationship marketing had positive effect on customer satisfaction and switching cost, customer satisfaction, relationship marketing and switching cost had positive effect on customer loyalty and, perceived risk moderated the relationship between customer satisfaction, relationship marketing and switching cost on customer loyalty.
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<b>Author</b>	Dr SULIYANTO, S.E., M.M.