

## ABSTRAK

Penelitian ini bertujuan untuk melihat pengaruh *Customer Value* terhadap perilaku *intention to switch* pada nasabah Bank Muamalat Indonesia. *Customer value* dalam penelitian ini dibagi menjadi 4 variabel dependen yaitu *Quality/Performance Value*, *Value of Money/ Price*, *Emotional Value* dan *Social Value*. Data responden dibagi menjadi 2 sub grup agama yaitu nasabah Muslim dan nasabah bukan Muslim. Populasi pada penelitian ini adalah nasabah Bank Muamalat Indonesia Cabang KH mas Mansyur Surabaya. Metode yang digunakan dalam penelitian ini adalah purposive sampling, sebanyak 100 responden untuk setiap sub grup agama. Pengumpulan data diperoleh dengan penyebaran kuisioner, wawancara dan telaah pustaka. Hasil dari penelitian ini menunjukkan bahwa pada nasabah Muslim, *customer value* berpengaruh secara simultan maupun parsial terhadap *intention to switch*. Sedangkan untuk nasabah bukan Muslim customer value berpengaruh secara simultan namun tidak untuk pengaruh secara parsial. *Emosional value* tidak berpengaruh pada niat nasabah untuk melakukan perpindahan produk. Hasil penelitian selanjutnya menyebutkan bahwa untuk *quality/performance value* dan *value of money* lebih besar pengaruhnya terhadap niat untuk berpindah pada nasabah bukan Muslim.

**Kata kunci:** *Customer Value, Quality/Performance Value, Value of Money/Price, Emotional Value, Social Value dan Intention to Switch*

**ABSTRACT**

*The purpose of thi study were to find the influence of Customer Value towards intention to switch for Bank Muamalt Indonesia customer. Customer value in this study was consist of 4 independent variables which were Quality/Performance Value, Value of Money/ Price, Emotional Value dan Social Value. The respondent in this study is separated into 2 sub group for religion, which were Muslim customer and Non Muslim customer. The Population of this study were customer in Muamalat Indonesia Bank Branch KH Mas Mansyur Surabaya. The Method used in this research was the purposive sampling, by 100 respondents for each sub group. The data collecting method were collecting questioner, interview and library research. The result of this study showed that for Muslim Customer, Customer Value affected simultaneously and partially towards intention to switch. Hence, for Non Muslim customer, Customer Value affected simultaniously towards intention to switch but not affected partially. Emotional Value was not affected Intention to Switch. The next result of this study is the influence of quality/performance value dan value of money towards intention to switch was bigger for Non Muslim curtomer.*

**Keywords:** *Customer Value, Quality/Performance Value, Value of Money/Price, Emotional Value, Social Value and Intention to Switch*