

ABSTRAK

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EKSPLORASI HUBUNGAN ANTARA *AFFECTIVE LOYALTY*, *PERCEIVED BENEFIT*, *ATTITUDE* DAN *INTENTION* UNTUK MENGGUNAKAN PRODUK CO-BRANDED (KARTU KREDIT & DEPT STORE)

Pertumbuhan pemakai kartu kredit semakin besar setiap tahunnya. Berbagai kemudahan yang ditawarkan serta efisiensi waktu mampu menarik seseorang untuk mengajukan permohonan kartu kredit. Dengan semakin ketatnya persaingan kartu kredit, *Co-branding* menjadi semakin menjadi pilihan bagi penerbit kartu kredit sebagai strategi pemasaran, sebagian karena memungkinkan perusahaan untuk menggabungkan kekuatan mereka dan basis pelanggan setia, sementara berbagi iklan dan biaya promosi. Dengan *co-branding*, masing-masing merek memiliki potensi untuk bergerak di luar basis pelanggan mereka sendiri dan mendapatkan perhatian pelanggan dari merek lain yang terkenal dan terpercaya.

Penelitian ini bertujuan untuk mengetahui berapa besar pengaruh *perceived benefit* dan *affective loyalty* terhadap *attitude* dan *intention to use* Kartu Kredit Co-Branding dan untuk mengetahui apakah *Gender* berpengaruh terhadap *affective loyalty*, *perceived benefit*, *attitude* dan *intention to use* Kartu kredit co branding.

Total responden untuk penelitian ini adalah sebanyak 115 pelanggan Lotte Mart pemilik kartu kredit BNI co-branded Lotte . Teknik analisis data yang digunakan adalah analisis *Partial Least Squares Structural Equation Modeling* atau yang disingkat menjadi PLS-SEM.

Keywords : *affective loyalty*, *perceived benefit*, *attitude* dan *intention to use* Kartu kredit co-branding.

ABSTRACT

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EXPLORING THE RELATIONSHIP BETWEEN AFFECTIVE LOYALTY, PERCEIVED BENEFIT, ATTITUDE AND INTENTION USING CO-BRANDED PRODUCTS (CREDIT CARD & DEPT STORE)

The growth of credit card users is getting bigger every year. The various conveniences offered as well as time efficiency can attract someone to apply for a credit card. With credit card competition intensifying, Co-branding is becoming increasingly an option for credit card issuers as a marketing strategy, in part because it allows companies to combine their strengths and loyal customer bases, while sharing advertising and promotional costs. With co-branding, each brand has the potential to move beyond their own customer base and gain customer attention from other well-known and trusted brands.

This study aims to determine how much influence perceived benefit and affective loyalty have on attitude and intention to use Co-Branding Credit Cards and to determine whether gender has an effect on affective loyalty, perceived benefits, attitude and intention to use co-branding credit cards.

The total respondents for this study were 115 Lotte Mart customers who own BNI co-branded Lotte credit cards. The data analysis technique used is analysis Partial Least Squares Structural Equation Modeling or abbreviated as PLS-SEM.

Keywords: affective loyalty, perceived benefit, attitude and intention to use co-branding credit card.