

**PENGARUH MINAT *TRANSAKSIONAL, EKSPLORATIF, PREFERENSIAL, REFERENSIAL* TERHADAP PERILAKU *BRAND SWITCHING INTENTION PEMBIAYAAN DI LEMBAGA KEUANGAN SYARIAH “( STUDI KASUS PENGRAJIN PERAK KOTAGEDE YOGYAKARTA)”***

**Muh Luthfi Ardiansyah**

20120730026

**ABSTRAK**

Tujuan penelitian ini adalah untuk mengetahui pengaruh minat *Transaksional, Eksploratif, Preferensial, Referensial* para pengrajin perak kotagede untuk melakukan perpindahan produk atau *Brand Switching Intention* Pembiayaan dari Lembaga keuangan Konvensional ke Lembaga keuangan Syariah. Penelitian ini menggunakan metode penelitian kuantitatif dengan pendekatan deskriptif. Pengumpulan data menggunakan kuisioner yang disebarluaskan kepada 72 responden, wawancara dan observasi. Teknik analisis yang digunakan analisis uji normalitas, uji multikolinearitas, uji heteroskedastisitas, iji linearitas, regresi linier berganda, uji hipotesis, dan uji f. Hasil penelitian ini menunjukkan bahwa Minat *Transaksional*, Minat *Referensial*, Minat *Transaksional* berpengaruh positif signifikan terhadap *Brand Switching Intention*. Sedangkan Minat *Preferensial* tidak berpengaruh positif signifikan terhadap *Brand Switching Intention*.

Dengan hasil penelitian ini menunjukkan bahwa Minat *Transaksional*, Minat *Eksploratif*, Minat *Preferensial*, Minat *Referensial* secara simultan berpengaruh positif signifikan terhadap *Brand Switching Intention* pembiayaan Lembaga keuangan konvensional terhadap Lembaga keuangan Syariah di Kotagede

**Kata kunci:** Minat *Transaksional*, Minat *Eksploratif*, Minat *Preferensial*, Minat *Referensial*, *Brand Switching Intention*, Lembaga Keuangan Syariah, dan Pengrajin perak.

**The Influence of Transactional, Exploratory, Preferential, and Referential Interests  
towards Brand Switching Intention Behavior on the Financing in Sharia Financial  
Institutions**

**(A Case Study of Silver Craftsmen in Kotagede Yogyakarta)**

**Muh Luthfi Ardiansyah  
20120730026**

**ABSTRACT**

The purpose of this study was to determine the effect of Transactional, Explorative, Preferential, References interest in Kotagede silver craftsmen to transfer products or Brand Switching Intention Financing from Conventional financial institutions to Islamic financial institutions. This study uses quantitative research methods with a descriptive approach. Data collection using a questionnaire distributed to 72 respondents, interviews and observations. The analysis technique used is the analysis of normality test, multicollinearity test, heteroscedasticity test, iji linearity, multiple linear regression, hypothesis testing, and test f. The results of this study indicate that Transactional Interest, Reference Interest, Transactional Interest have a significant positive effect on Brand Switching Intention. While Preferential Interest does not have a significant positive effect on Brand Switching Intention.

With the results of this study show that Transactional Interests, Exploratory Interests, Preferential Interests, Reference Interests simultaneously have a significant positive effect on Brand Switching Intention financing Conventional financial institutions towards Islamic financial institutions in Kotagede

**Keywords:** Transactional Interests, Exploratory Interests, Preferential Interests, Reference Interests, Brand Switching Intention, Sharia Financial Institutions, and Silver Craftsmen.