

## RINGKASAN

Penelitian ini merupakan penelitian survei pada nasabah BPR Bank Surya Yudhakencana Cabang Baturraden. Penelitian ini mengambil judul: “Pengaruh eWOM Terhadap Keputusan Pembelian Produk Tabungan yang Dimediasi *Value Co-Creation* di Masa Pandemi Covid-19 (Studi Pada BPR Surya Yudhakencana Cabang Baturraden).” Tujuan penelitian ini adalah untuk mengetahui pengaruh eWOM, *Value Co-Creation*, terhadap keputusan Pembelian Produk Tabungan.

Populasi dalam penelitian ini adalah semua nasabah tabungan BPR Bank Surya Yudhakencana Cabang Baturraden. Jumlah responden yang diambil dalam penelitian ini adalah 99 responden.

Berdasarkan hasil penelitian dan analisis data dengan menggunakan SEM (*Structural Equation Modelling*) menunjukkan bahwa: (1) eWOM berpengaruh positif terhadap Keputusan Menabung. (2) eWOM berpengaruh positif terhadap Value Co-creation. (3) *Value Co-creation* berpengaruh positif terhadap Keputusan Menabung. (4) eWOM berpengaruh positif terhadap Keputusan Menabung melalui *Value Co-creation* sebagai variabel mediasi .

Implikasi dari kesimpulan di atas yaitu dalam upaya meningkatkan pelayanan produk tabungan BPR Bank Surya Yudhakencana, sebaiknya memperhatikan berbagai kebijakan yang berkaitan dengan *eWOM (electronic word of mouth)* dan *Value co-Creation* (Penciptaan nilai bersama). Upaya yang dapat dilakukan adalah dengan meningkatkan promosi melalui media sosial sebagai sarana eWOM sehingga terjalin komunikasi dan interaksi dua arah antara perusahaan dan nasabah. Dengan terciptanya intraksi dua arah yang baik maka secara tidak langsung mendorong terciptanya nilai bersama atau *Value co-Creation* antara BPR Bank Surya Yudhakencana dan nasabahnya.

*Kata Kunci : eWOM, Value co-Creation, Keputusan Pembelian*

## **SUMMARY**

*This research is a survey research on customers of BPR Bank Surya Yudhakencana Baturraden Branch. This study takes the title: "The Influence of eWOM on the Decision to Purchase Savings Products Mediated by Value Co-Creation during the Covid-19 Pandemic (Study at BPR Surya Yudhakencana Baturraden Branch)." The purpose of this study was to determine the effect of eWOM, Value Co-Creation, on the decision to purchase savings products.*

*The population in this study were all savings customers of BPR Bank Surya Yudhakencana Baturraden Branch. The number of respondents taken in this study were 99 respondents.*

*Based on the results of research and data analysis using SEM (Structural Equation Modeling) shows that: (1) eWOM has a positive effect on Saving Decisions. (2) eWOM has a positive effect on Value Co-creation. (3) Value Co-creation has a positive effect on Saving Decisions. (4) eWOM has a positive effect on Saving Decisions through Value Co-creation as a mediating variable.*

*The implication of the conclusion above is that in an effort to improve the service of BPR savings products, Bank Surya Yudhakencana should pay attention to various policies related to eWOM (electronic word of mouth) and Value co-Creation (Creating shared value). Efforts that can be made are to increase promotion through social media as a means of eWOM so that there is two-way communication and interaction between companies and customers. By creating good two-way interactions, it indirectly encourages the creation of shared value or Value co-Creation between BPR Bank Surya Yudhakencana and its customers.*

*Keywords: eWOM, Value co-Creation, Purchase Decision*