



Abstract

The purpose of this research is to provide a deeper understanding on consumer motivation of multiple banking practice in Indonesia, having multiple account at two or more different bank institutions, which are evidently practiced but have not been over-researched. Motivation is what emerges after need recognition and what impels people to act or behave.

By obtaining the result through using qualitative method tool of in-depth interview, it is discovered that functional motive along with affiliation motive is what evidently affect customers in opening each new bank account.