
THE EFFECT OF PRICE AND BANK REPUTATION ON CUSTOMER SWITCHING BEHAVIOR OF BANK RAKYAT INDONESIA IN MANADO

PENGARUH HARGA DAN REPUTASI BANK TERHADAP PERILAKU BERPINDAH NASABAH BANK RAKYAT INDONESIA DI MANADO

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Abstract: The behavior of switching becoming a serious problem especially in services companies such as bank. The behavior of customers switch banks negatively affect profit and market share. This research was designed to identify the effect of price and bank reputation on customer switching behavior of Bank Rakyat Indonesia in Manado simultaneously and partially. A quantitative method was applied to analyze data collected using convenience sampling. The result of this research showed that price and bank reputation have a significant effect on customer switching behavior of Bank Rakyat Indonesia in Manado simultaneously and partially. Bank Rakyat Indonesia in Manado needs to continue the policies concerning price such as the bank charges, interest for credit and saving, and all of the various of transaction in bank, and always maintain the reputation of bank and financial stability to improve customer trust and loyalty to subscribe and reduce the customer behavior to switch to another bank. Further research is expected to cover larger areas or regions with different demographics, especially in larger cities, so as to be able to see the switching behavior more comprehensively, not just specifically in Manado city, so the results can be compared.

Keywords: switching behavior, price, bank reputation.

Abstrak: Perilaku perpindahan menjadi masalah serius terutama di perusahaan jasa seperti bank. Perilaku pelanggan berpindah bank secara negatif mempengaruhi laba dan pangsa pasar. Penelitian ini dirancang untuk mengidentifikasi pengaruh harga dan reputasi bank terhadap perilaku berpindah nasabah Bank Rakyat Indonesia di Manado secara simultan dan secara parsial. Metode kuantitatif diterapkan untuk menganalisis data yang dikumpulkan menggunakan convenience sampling. Hasil penelitian menunjukkan bahwa harga dan reputasi bank berpengaruh signifikan terhadap perilaku berpindah nasabah Bank Rakyat Indonesia di Manado secara simultan dan parsial. Bank Rakyat Indonesia di Manado perlu melanjutkan kebijakan mengenai harga seperti biaya bank, bunga untuk kredit dan tabungan, dan semua berbagai transaksi di bank, dan selalu menjaga reputasi bank dan stabilitas keuangan untuk meningkatkan kepercayaan dan loyalitas pelanggan untuk berlangganan dan mengurangi perilaku pelanggan untuk beralih ke bank lain. Penelitian lebih lanjut diharapkan untuk dapat mencakup daerah atau wilayah yang lebih besar dengan demografi yang berbeda, terutama di kota-kota besar, sehingga dapat melihat perilaku beralih lebih komprehensif, tidak hanya secara khusus di kota Manado, sehingga hasilnya dapat dibandingkan.

Kata kunci: perilaku perpindahan, harga, reputasi bank

INTRODUCTION**Research Background**

Banking industry is a financial institution which has a very important role in economic activity. Because through the credit activities and the various services provided by the bank, then it can serve a variety needs in various sectors of economy and trade. So it can be said that the bank is the core of the financial sector.

To date, total assets in the Indonesian banking sector reached IDR 6,839 trillion, with details of 118 commercial banks with 32,769 offices and total assets of IDR 6,414 trillion. BPRs with a total of 1,634 BPRs with 6,102 offices and total assets of IDR 110 trillion, and Islamic Bank there are 12 Sharia Commercial Banks, with 2,104 offices and total assets of IDR 315 trillion. (detikfinance, 2017)

The number of banks and the varied services provided by these banks prompt customers to have accounts with more than one bank. Even though most banks provide similar services, like money transfer, deposits, loans, safety vault keeping, insurance, it is seen that that consumers have preference to certain specific banks.

The behavior of switching becoming a serious problem especially in services companies such as in insurance, bank, public service, and telecommunication industry or service companies in general where customers subscribe. The behavior of customers switch banks negatively affect profit and market share, investment costs already incurred became futile and companies have to pay extra fees to get new customer.

Price is one of the factors which influenced the customers in switching bank. In the financial service industry, price has wider implications than in other services industries. Price in banking industry refers to fee implementation, bank charges, interest on loans, interest for saving account and deposits, Gerrard and Cunningham (2004). Kiser (2002) found that price was the most influential factor that determined the customers in their switching behavior.

Furthermore, there is also other factor that will determine customers switch from one bank to the other banks is the bank reputation. A bank with bad reputation led to the tendency of bank switching by customers. Gerrard and Cunningham (2004) in his research concluded that clients in the banking industry in Asia doing the behavior of switching from one bank to another bank one due to the factors the reputation of the bank. Subramaniam and Ramachandran (2012) also mention the reputation of a bank is an important factor in determining the behavior of switching by customers of banks in Malaysia.

Research on the customers switching behavior into the field of marketing research is quite developed at this time. Some research on switching behavior is also widely performed in various other countries. Although there is a lot of research on the switching behavior in other countries, similar studies in Indonesia still extremely limited, so that the research on this topic is still very necessary to the banking market in Indonesia. This research was conducted in Bank Rakyat Indonesia specifically in Manado as one of biggest bank in Indonesia with the highest total assets.

Research Objectives

The objectives of this research are:

1. To identify the effect of price and bank reputation on customer switching behavior of Bank Rakyat Indonesia simultaneously.
2. To identify the effect of price on customer switching behavior of Bank Rakyat Indonesia partially.
3. To identify the effect of reputation on customer switching behavior of Bank Rakyat Indonesia partially.

THEORETICAL REVIEW**Marketing**

Today's marketing is all about creating customer value and building profitable customer relationships. It starts with understanding consumer needs and wants, determining which target markets the organization can serve best, and developing a compelling value proposition by which the organization can attract and grow valued consumers. If the organization does these things well, it will reap the rewards in terms of market share, profits, and customer equity, Kotler and Armstrong (2008). Marketing is a way for the company to communicate with customer, to know what are the customer wants and needs. Marketing is a form of communication between company and the customers with the goal of selling the product or service to customer. Communicating the value of product or service is a key aspect of marketing.

Customer Switching Behavior

Switching is the process by which customers are no longer tied to a pre-existing relationship and allocate more expenditure for the competitor (for example in banks, insurance, telecommunications and others). The migration of customers from one service to the other, Bansal (2005). Customer switching is also termed the exit or customer defection refers to the decision of customers to stop using the service or unsubscribe most companies service the company as a whole (Colgate and Hedge in Pursetyaningsih, 2008). Gerrard and Cunningham in Pursetyaningsih (2008) defines customer switching as the migration of clients from one bank to another bank, not between branches of the same bank in one. Whereas Zeithaml et al., in Pursetyaningsih (2008) defines switching as they deal less with the current service giver in the next few years.

Price

Keaveny's research in Clemes, Gan, Zhang (2010), the "pricing" factor included all critical switching behaviors that involved prices, rates, fees, charges, surcharges, service charges, penalties, price deals, coupons, and/or price promotions. In the financial service industry, price has wider implications than in other services industries. For example, in the financial service industry, price includes fee implementation, bank charges, interest rates charged and paid (Gerrard and Cunningham in Kumar, 2014). Price is consideration of what one pays for the benefit or service he gets from another. Price may include the benefit also.

Bank Reputation

Reputation has been described as a social identity, and an important and intangible resource that can significantly contribute to a firm's performance and its survival (Rao, in Clemes, Gan and Zhang, 2010). Rust, Zeithaml and Lemon (2001) define reputation as brand equity or customer equity, and combine it with the credibility and faithfulness of the firm. Reputation is a function of the bank's financial performance, production quality, service quality, effectiveness of management, or a combination of several elements of the consumer interest (Rao in Jaya, 2016). According to Clemes, Gan and Zheng (2007) reputation depended on three elements, namely the reliability of banks, trust worthiness of the bank, and the financial stability of the bank.

Previous Research

Subramaniam and Ramachandran (2012) conducted a research on customers' switching behavior in Malaysia banking industry. This research is therefore an attempt to identify the factors influencing customers' bank switching behavior in Malaysia. The outcome of this research is likely to help banks with their strategic decisions, exploring their competitive advantage by attracting new clients, strengthening customer data-base and retaining customer confidence. The contributions from this research will assist in achieving Malaysia's vision of 2020 to make Malaysia the financial hub. Overall, seven factors were identified as influencing the switching behavior of customers in Malaysia.

Clemes, Gan and Zhang (2010) conducted a research on customer switching behavior in Chinese retail banking industry. This study aims to identify and analyze the factors that influence bank customers' switching behavior in the Chinese retail banking industry. The research findings reveal that price, reputation, service quality, effective advertising, involuntary switching, distance, and switching costs impact on customers' bank switching behavior. The findings also reveal that the young and high-income groups are more likely to switch banks.

Kumar (2014) conducted a research on customer switching behavior in retail banking industry of India. The research objectives of this study are to identify the factors that influence customers' switching behavior internal and external factors in the India's Retail banking industry. All predicted factors are statistically significant. Price has the maximum impact on customers' bank switching behavior. Distance has the second highest impact on customers' bank switching behavior. The third most important factor influencing customers to switch banks is Service Quality. Similarly, Effective Advertising Competition, Reputation, Switching cost and Involuntary Switching are the fourth, fifth, sixth and seventh important factors that impact customers' bank switching behavior.

Conceptual Framework

The framework of this research is summarised as in Figure 1. It can be explained from Figure 1 that customer purchase of virtual goods is depending upon the four consumption values, simultaneously or partially.

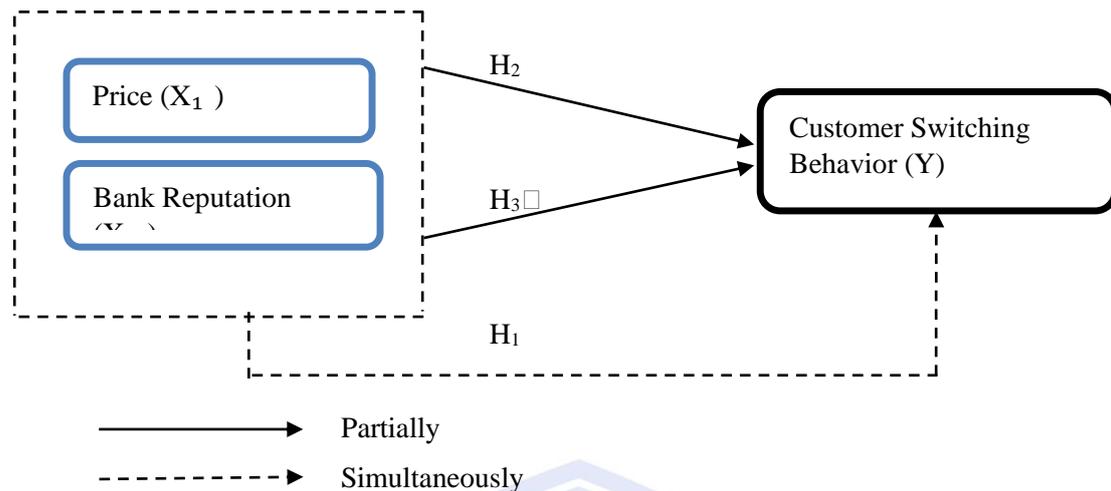


Figure 1. Conceptual Framework

Source: Data processed (2018)

RESEARCH METHOD

Type of Research

The type of research is a causal quantitative as the research. This research is the form of quantitative method with using multiple linear regressions as a tool to analyze the data.

Place and Time of Research

This research is conducted in Manado with the period of time from January 2018 – March 2018.

Research Procedure

To conduct this research there are several steps that need to accomplish: (1) Made the questionnaire based on indicators, (2) Distributes the questionnaire to the population, which is the Bank Rakyat Indonesia customers in Manado who have experience in switching bank, (3) Collects data from questionnaire, (4) Data tabulation, (5) Data processing, (6) The last procedure is data analysis.

Population and Sample

Population is the entire group of people, events, or things which a researcher desire to research (Sekaran and Bougie, 2010). The population in this research is Bank Rakyat Indonesia customers in Manado who have experience behavior of switching while moving from one bank to another bank. The sample size of the research will be 100 respondents of Bank Rakyat Indonesia who has experience in switching from one bank to another bank. Respondents aged less than 18 years were excluded from the survey, as it was perceived they might have encountered difficulties interpreting the survey questions. The sampling method used in this research is convenience sampling method.

Data Collection Method

Primary data is the data obtained directly from the original source. Primary data refers to information that is developed or gathered by the researcher specifically for the research project at hand (Burns and Bush, 2014). Specifically, the primary data collected by researchers to answer the research questions. The primary data of this study were taken from the questionnaires. The questionnaires were distributed to respondents so they can respond directly on the questionnaires. There were two sections in the questionnaires that should be filled by respondents. The first section asked about respondents identities and the second section asked about things that related with the variables.

Data Analysis Method

Validity and Reliability Test

Validity test was conducted to analyze of whether all questions used for variables in the questionnaire were valid or not, based on correlation between each question to the total questions. Based on Sekaran and Bougie (2010), the variable could be classified as a good variable when the values are above 0.3. Pearson Product Moment

was used for this test. A question was categorized as valid question if the value of Pearson correlation was positive and the significance value below 0.05 to the total questions of variables.

Reliability test was established by testing for both consistency and stability of the answers of questions. Cronbach's Alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another (Sekaran and Bougie, 2009). The interpretation of Cronbach's Alpha is:

- < 0.6 indicates unsatisfactory internal consistency or consider that the data is unreliable.
- 0.7 indicates that the data is acceptable.
- 0.8 indicates good internal consistency or consider that the data result is reliable.

Classical Assumption Test

According to Sulaiman (2004) multiple linear regression models should meet some basic assumptions that are multicollinearity, heteroscedasticity, normality, were analysed to make multiple linear regression. Multicollinearity was tested by the Variance Inflation Factor (VIF) statistic. Heteroscedasticity was checked by scatterplot, it can be seen that the points do not spread above and below, or around the number 0, the points do not gathered above or below in graph, the points do not form wavy pattern, and there is no pattern established. Normality was checked by plotting residual values on a histogram with a fitted normal curve.

Multiple Linear Regression

In this research, multiple regression analysis was employed to analyse the effect of Price and Bank Reputation (Independent Variables) on customer switching behavior (Dependent Variable). In general, the equation of multiple linear regression is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where, X1, X2 are independent variables and Y is dependent variable. For practical reason of this research, this general formula can be written as follows:

$$\text{Customer Switching Behavior (CSB)} = \beta_0 + \beta_1 P + \beta_2 BR + e$$

Where, CSB = Customer switching behavior, β_0 = Constant, P = Price, BR = Bank Reputation, β_1 , β_2 = The regression coefficient of each variable, e = Error.

To test simultaneous effect of independent variables (Price and Bank Reputation) to dependent variable (Customer Switching Behavior) F_{test} was used. F_{test} as any statistical test in which the test statistical has an F-distribution if the null hypothesis is true. If F_{count} is greater than F_{table} , H_0 is rejected and H_1 is accepted. Accepting H_1 means that price and bank reputation has an effect on customer switching behavior at certain significant level used. To test partial effect of each independent variable t_{test} was used (5 %, $\alpha = 0.05$). Statistically, this test has a t distribution if the null hypothesis is true. In this test, t count is compared to t table. If t_{count} is greater than t table H_0 is rejected and H_1 is accepted. Accepting H_1 means that a single independent variable has an effect on dependent variable.

Goodness of Fit Test through Coefficient of Correlation (R) and Coefficient of Determination (R²) was applied in this research. "Coefficient of determination is used to show the percentage of variability in Y that can be explained by regression equation". Meanwhile, "Coefficient of Multiple Correlation is used to measure the strength of relationship between Y (dependent variables) and X (independent variables)" (Newbold and Thorne, 2003: 432). The following considerations are used to classify the strength of correlation: > 0.70 (very strong positive correlation), 0.50 – 0.69 (substantial positive correlation), 0.30 to 0.49 (moderate positive correlation), 0.10 to 0.29 (low positive correlation), 0.00 (no correlation), - 0.01 to - 0.09 (means a negligible negative correlation), - 0.10 to - 0.29 (low negative correlation), - 0.30 to - 0.49 (moderate negative Correlation), - 0.50 to - 0.69 (substantial negative correlation), < - 0.70 (very strong negative correlation).

RESULT AND DISCUSSION

Result

This research uses quantitative method and questionnaire as the tool to gain the information. Questionnaires were distributed to the customers of Bank Rakyat Indonesia in Manado. A total of 100 questionnaires were filled out by respondents.

Characteristics of Respondent

Based on gender, respondents were dominated by female respondents. Overall there were 58% of respondent were categorized as female comparing to 42% for women. Based on age it was revealed that the respondents in this research are people from 18 to 25 years old with the number of 60 respondents, followed by 17 respondents between 26 to 35 years old, 15 respondents between 36 to 45 years old, 6 respondents between 46 to 55 years old, and the remained respondents people >55 years old with the number of 2 respondents. Based on occupation, most of the respondents in this research are Private employee with the number of 35% respondents, while the remaining respondents are College student with 29 respondents, Government employee with 20 respondents, Entrepreneur with 9 respondents, and other 7 respondents. Data of respondents' monthly income, the highest percentage of respondents by income per month under IDR 2,000,000 until 3,499,999 with 25 respondents, come after that by income per month between IDR 2,000,000 until 3,499,999 with 24 respondents, followed by income per month IDR 3,500,000 until 4,499,999 with 24 respondents, and also followed by income per month above IDR 5,500,000 with 17 respondents, and finally the remained respondents by income per month between IDR 4,500,000 until 5,499,999 with 10 respondents.

Validity and Reliability Tests

By comparing correlation index in Pearson Product Moment with significant level of 5%, it can be seen valid or not a research instrument. Either the whole variables are valid or not need to be compared to r_{table} statistic with $df = n - 2$, with total $n = 100$, then $100 - 2 = 98$ ($r_{table} = 0.197$). The data is valid if $r_{count} > r_{table}$ or the significance level < 0.05 . Pearson Correlation for all questions were in the range between 0.742 and 0.902, or all above 0.197. These indicated that questions for all variables in the questionnaire were valid. They could be used to identify the effect of price and bank reputation on customer switching behavior of Bank Rakyat Indonesia. Meanwhile, results of reliability test resulted in values of Cronbach's Alpha varied from 0.868 to 0.874. Based on data of Cronbach's Alpha of each variables, variables of this research could be categorized in reliable variables. Generally, this results of test indicated that all questions of variables used for the questionnaire were reliable, consistent and stable, and could be used to identify the effect of price and bank reputation on customer switching behavior of Bank Rakyat Indonesia.

Classical Assumptions Analysis

Several assumptions including multicollinearity, heteroscedasticity, and normality, were checked to make the multiple linear regression. Generally, all of these assumptions were fulfilled to run the multiple linear regression. Multicollinearity was tested by the Variance Inflation Factor (VIF) and Tolerance statistics. Results of analysis indicated that all VIF values were below than 10 and Tolerance values were above 2, indicating that the research model is free from multicollinearity. Statistics plot of the regression standardized residuals verses regression standardized predicted values indicated that all points scattered around zero, above or below zero. This explained that the model has no heteroscedasticity. The plot of residual values on a histogram with a fitted normal curve is presented. As can be seen from this histogram, the plot approximately followed the normal curve indicating that the data was normally distributed.

Multiple Linear Regression Analysis

In this research analysis of multiple linear regression was employed to analyze the effect of price and bank reputation on customer switching behavior simultaneously and partially. Results of analysis are presented in the following explanations. Result of regression analysis using independent variables of Price and Bank Reputation and dependent variable of Customer Switching Behavior is presented in Table 1.

Table 1. Multiple Linear Analysis Output

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.330	.571		.578	.564
PRICE	.369	.084	.355	4.418	.000
BANK REPUTATION	.637	.102	.500	6.230	.000

Source: SPSS Output (2018)

Based on the result in Table 1, can be expressed in regression equation as:

$$CSB = 0.330 + 0.369 \text{ PRICE} + 0.637 \text{ BANKREPUTATION} + \epsilon$$

The interpretation of the multiple linear regression equation above is as follows:

- Constant value of 0.330 means that if all independent variables in this research: price and bank reputation are equal to zero, the customers switching behavior of Bank Rakyat Indonesia in Manado is predicted to be 0.330.
- Coefficient value of 0.369 means that if the variable in this research: price increases by one scale or one unit, it will increase customers switching behavior of Bank Rakyat Indonesia in Manado by 0.369.
- Coefficient value of 0.299 means that if the variable in this research: bank reputation increases by one scale or one unit, it will increase customers switching behavior of Bank Rakyat Indonesia in Manado by 0.299.

Goodness of Fit Test of The Model

It was resulted from the analysis that the Price and Bank Reputation were correlated with Customer Switching Behavior (Coefficient Correlation, $R = 0.762$). This level of correlation could be categorized in very strong positive correlation. Result of analysis of Coefficient Determination ($R^2 = 0.580$) shows that price (X1) and bank reputation (X2) are able to explain the customer switching behavior (Y) for 58%, while 42% is explained by other variables excluded within this research.

Hypothesis Test

In this research, significance of the model was tested through Analysis of Variance (ANOVA). The result is intended to determine the effect of price (X1) and bank reputation (X2) on customer switching behavior (Y) of Bank Rakyat Indonesia in Manado as a dependent variable simultaneously and partially. The F-test used to determine the simultaneous effect of independent variables to dependent variable, and t-test is used to determine the partial effect of each independent variable to dependent variable.

Table 2. Analysis of Variance (ANOVA)

ANOVA^b

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	164.289	2	82.145	66.954	.000 ^a
Residual	119.008	97	1.227		
Total	283.298	99			

Source: SPSS Output (2018)

Simultaneously Test of Regression Coefficient (Ftest)

This test was conducted by means of Ftest, to analyse simultaneous effect of price and bank reputation on customer switching behavior. The result is $F_{\text{count}} = 66.954 > F_{\text{table}} = 3.09$. The table also shows the significance value is $0.000 < 0.05$. It means that overall effect of X1 and X2 on Y is significant. In other words, the price and bank reputation significantly and simultaneously affect the customer switching behavior.

Partially Test of Regression Coefficient (t test)

To analyze partial effect of price and bank reputation on customer switching behavior, ttest was conducted by comparing value of t_{count} to value of t_{table} . Overall, results of t_{test} can be explained as follow:

1. $t_{count} = 4.418 > t_{table} = 1.984$, with the significance level $0.000 < 0.05$. It means price (X1) partially and significantly affect customer switching behavior (Y) of Bank Rakyat Indonesia. Therefore, H_0 is rejected and H_1 is accepted.
2. $t_{count} = 6.230 > t_{table} = 1.984$, with the significance level $0.000 > 0.05$. It means bank reputation (X2) partially and significantly affected customer switching behavior (Y) of Bank Rakyat Indonesia. Therefore, H_0 is rejected and H_1 is accepted.

Discussion

The results of this research showed an intention of customer switching banks affected by the price and the reputation of the bank. The result showed that price and bank reputation simultaneously and significantly affects customers switching behavior. Price and bank Reputation turned out to be a strong predictor for customers to switch banks. Therefore, can be concluded that the price and bank reputation determine the customer switching behavior. This is in accordance with the results of the research of Subramaniam and Ramachandran (2012) only price and reputation were seen as significant in predicting the customers' bank switching behavior. Clemes, Gan and Zhang, (2010) found that the result of the logistic regression analysis showed that there was a significantly positive relationship between customers' switching behavior and the influencing factors: Price and Reputation.

From the results conducted by researcher, the price has an effect on customer switching behavior of Bank Rakyat Indonesia in Manado. The result showed that price partially affect customers switching behavior significantly. Therefore, this result of research means the provision of competitive prices determines the customer's decision to switch bank. Price include the bank interest credit or saving, bank charges and costs, and all of the kind of transactions. The good implementation of price will improve customer loyalty and reduce customer to switch bank. It is because customers get more advantage when subscribes at Bank Rakyat Indonesia compared with other banks. It also can be explained that price can affect the level of customer switching behavior, means that variables can reduce the level of customer switching behavior in Bank Rakyat Indonesia. Gerrard and Cunningham (2004) suggest that price plays a more influential role in influencing customers' switching behavior compared with service failures and inconvenience. The authors reveal that imposing higher charges on customers, or increasing fees, can have opposite effects, such as encouraging outward switching and discouraging inward switching.

Regarding the result conducted by researcher, bank reputation has an effect on customer switching behavior of Bank Rakyat Indonesia in Manado. The result shows that bank reputation partially affect customers switching behavior significantly. Therefore, this result of research can be concluded that bank reputation determines the customer's decision to switch bank. In this study the majority of the respondents consider the reputation of Bank Rakyat Indonesia is good, but not close the possibility for customers of Bank Rakyat Indonesia to keep switching to other banks. Thus, bank managers have to find ways to encourage the development of trust between customers and banks that eventually leads to loyalty. Other than providing timely and accurate services, managers need to encourage their employees to communicate with customers in a manner that inspires trust and confidence. Therefore, banks may enhance their reputation using communication approach that is more acceptable for the younger people, such as providing financial up-dates through the Internet. Gerrard and Cunningham (2004) concluded that customers in the banking industry in Asia doing the behavior of switching from one bank to another bank, due to the reputation of the bank.

CONCLUSIONS AND RECOMMENDATIONS**Conclusions**

Based on the results and discussion of research conducted by researcher it can be concluded as follows:

1. Price and Bank Reputation have a significant effect on Customer Switching Behavior of Bank Rakyat Indonesia in Manado.
2. Price has a significant effect on Customer Switching Behavior of Bank Rakyat Indonesia in Manado.
3. Bank Reputation has a significant effect on Customer Switching Behavior of Bank Rakyat Indonesia in Manado.

Recommendations

From the result, several recommendations for the company, the government, the students, and the future researchers are purposed as follows: Based on the results and discussion of research conducted by researcher, researcher gave recommendations as follows:

1. The results of research conducted by the researcher can be considered by Bank Rakyat Indonesia in Manado, in making decision related to the problem of price and bank reputation. From the results above, it shows that price and bank reputation significantly affect simultaneously and partially on customer switching behavior of Bank Rakyat Indonesia in Manado. Bank Rakyat Indonesia in Manado needs to continue the policies concerning price such as the bank charges, interest for credit and saving, and all of the various of transaction in bank, and always maintain the reability, financial stability and bank reputation because it can improve customer trust and loyalty to subscribe and reduce the behavior of customer to switch to another bank.
2. The results of this study can be used by other researchers as a reference for the scientific development of Marketing, especially in the field of price and bank reputation on customer switching behavior. Further research is expected to cover larger areas or regions with different demographics, especially in larger cities, so as to be able to see the switching behavior more comprehensively, not just specifically in Manado City, so the results can be compared.

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