

THE INFLUENCE OF REPUTATION, DISTANCE AND INVOLUNTARY SWITCHING ON CUSTOMER SWITCHING BEHAVIOR AT PT. JNE IN MANADO

PENGARUH REPUTASI, JARAK DAN KETERPAKSAAN BERPINDAH TERHADAP PERILAKU PERPINDAHAN KONSUMEN PT. JNE DI MANADO

By
Kezia D. Kawengian¹
Sifrid S. Pangemanan²
Maria V. J. Tielung³

¹²³ Faculty of Economics and Business, International Business Administration (IBA), Management Program, Sam Ratulangi University Manado

E-mail:

¹kawengian.kezia@gmail.com

²Sifrid_s@yahoo.com

³mariatielung@unsrat.ac.id

Abstract: Along with the development of technology, the internet is becoming very popular in the public, especially in the e-commerce section. Expedition business plays a key role in e-commerce because it facilitates the flow of goods to arrive at its destination. Seeing that opportunity, expedition service has become a very competitive business and it makes people confused about which expedition they want to use. Therefore, it affects the customer switching behavior, this situation is a big problem for service providers, because Customer will be reduced and profits will decrease. This study aims to determine the Influence of Reputation, Distance and Involuntary switching on Customer Switching Behavior at PT.JNE in Manado. This research applied causal type with quantitative research method. 100 respondents from customers PT.JNE in Manado were samples of this study. Findings indicate that the reputation and distance are significantly influence the customer switching behavior. Meanwhile, involuntary switching is insignificantly influenced the customer switching behavior. As a suggestion aimed at PT. JNE companies, in order to pay attention to the reputation of the company and company location or distance, because these things if not in the notice will causes the customer switching.

Keywords: *switching behavior, reputation, distance, involuntary switching*

Abstrak: Seiring dengan perkembangan teknologi, internet menjadi sangat populer di masyarakat, terutama di bagian e-commerce. Bisnis ekspedisi memainkan peran kunci dalam e-commerce karena memfasilitasi arus barang untuk sampai ke tujuannya. Melihat peluang itu, layanan ekspedisi telah menjadi bisnis yang sangat kompetitif dan membuat orang bingung tentang ekspedisi mana yang ingin mereka gunakan. Oleh karena itu mempengaruhi perilaku beralih pelanggan, dan kondisi ini menjadi masalah besar untuk setiap penyedia layanan, karena konsumen akan berkurang dan keuntungan akan menurun. Penelitian ini bertujuan untuk mengetahui Pengaruh Reputasi, Jarak dan Keterpaksaan berpindah pada Perilaku Perpindahan Pelanggan PT. JNE di Manado. Penelitian ini menerapkan jenis kausal dengan metode penelitian kuantitatif. 100 responden dari pelanggan PT. JNE di Manado merupakan sampel penelitian ini. Hasil penelitian menunjukkan bahwa reputasi dan jarak secara signifikan mempengaruhi perilaku beralih pelanggan. Sementara itu, Keterpaksaan berpindah tidak signifikan mempengaruhi perilaku perpindahan pelanggan. Sebaiknya perusahaan PT. JNE memperhatikan reputasi perusahaan dan jarak dan jarak atau lokasi perusahaan, karena hal-hal tersebut jika tidak di perhatikan akan menyebabkan perpindahan pelanggan.

Kata Kunci: *perilaku perpindahan, reputasi, jarak, keterpaksaan berpindah*

INTRODUCTION

Research Background

In the current era, people have more modern life style because of the development of the technology, which triggers the people to evolve. It can be seen from the internet, and its existence even in the remote villages. Besides having the functions to communicate and to obtain information, internet is also predominantly use for online shopping because it is supported by the presence of e commerce. Furthermore, the huge opportunity of online business and e-commerce are automatically relied heavily on the utilization of Business Courier (expedition). In reality expedition services play an important role in supporting the smooth running of the national economy. The importance of service reflected on the means of expedition in support of distribution and transportation, so as to facilitate the flow of goods.

Table 1. Market share courier service industry in Indonesia 2015

NO	NAME OF EXPEDITION	PERSENTASE
1	JNE	27%
2	TIKI	24%
3	POS INDONESIA	15%
4	FEDEX	9%
5	DHL	6%
6	OTHERS	19%

Source: *Batavia.co.id*, 2016

From the table 1 to see that in 2015 JNE excels above TIKI. Based on the sources which I got , JNE got 27% and then TIKI amounted to 24% POS INDONESIA followed 15% next FEDEX of 9% then DHL 6% and others is 19% Based on the data and explanation above that JNE and TIKI compete in grabbing market share can be seen from the percentage comparison that is not so too far. It is possible that TIKI can capture market share JNE if JNE does not provide good customer satisfaction (Batavia, 2016). As it was said above that there is still more market share of 19%. That means, there are still have a lot of other courier service take market share beyond those listed in the table above.

These conditions make the customers faced to various alternative purchase options in order to meet their needs which is increasing that, while the company poses an increasingly high competition climate in getting customers and face the fact the large number of service delivery of goods that the more diverse quality makes it easy to change to consumer tastes and it causes consumers to switch.

The behavior of switching becoming a serious problem especially in services companies, the behavior customer switch negatively affect profit and market share, the opportunity for profit lost, investment costs already incurred became futile and companies have to pay extra fees to get new customers.

Research Objective

1. To identify the influence of reputation, distance and involuntary switching on customer switching behavior at PT. Jalur Nugraha Ekakurir simultaneously
2. To identify the influence of reputation on customer switching behavior at PT. Jalur Nugraha Ekakurir partially
3. To identify the influence of distance on customer switching behavior at PT. Jalur Nugraha Ekakurir partially
4. To identify the influence of involuntary switching on customer switching behavior at PT. Jalur Nugraha Ekakurir partially

THEORETICAL REVIEW**Marketing**

Marketing is selling the value of goods or services from the company to the customers. According to Kotler and Keller (2013), Marketing is about identifying and meeting human and social needs. One of the shortest good definitions of marketing is Meeting needs profitably. Furthermore Kotler and Armstrong (2006) also mentioned "Marketing as the process by which companies create value for customers and build strong customer relationships in order to capture value from customers in return.

Customer Switching Behavior

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). Keaveney and Parthasarathy in Clemes, Gan and Zhang (2010) found that customers' switching behavior reduces firms' earnings and profits.

Reputation

Reputation has been defined as an amalgamation of all expectations, perceptions and opinions of an organization developed over time by customers, employees, suppliers, investors and the public at large in relation to the organization's qualities, characteristics and behavior, based on personal experience, hearsay or organization's observes past actions (Bennett and Kottasz, 2000).

Distance

Distance is a numerical measurement of how far apart objects are. Convenient, easy and near location could be the first priority for many customers and they forge the other crucial point of service, Customers tend to switch to a new provider if the new provider is closer to their work or home (Kisser, 2002).

Involuntary Switching

Keaveney (1995) described involuntary switching as the factors beyond the control of either customers or the service providers. East, Lomax and Narain (2001), Defined involuntary switching as an unwilling behavior by customers.

Previous Research

Kumar (2014) The importance of Banking and financial sector in the development of an economy is well established in India. In this study we explore the various factors that affect the customer's switching behavior in banking industry. The study examines the gainful effects of the use of knowledge management and also gives a critical analysis of the impact of Consumer switching behavior in Retail banking Industry of India performance and customer services. In the past researchers have emphasized on the importance of banks in the financial economy and External Switching Behavior. My approach is internal switching behavior and external switching Behavior.

Kumar and Sawaligar (2016) The study is to investigate the factors affecting customer switching behavior and loyalty in the banking Industry. It is an applied causal study, in which data analysis is done via structural equations method. The research population includes customers of State Bank, Ramanthapur, Hyderabad. For data collection, a questionnaire was randomly distributed between 100 customers of the above mentioned bank, among which, 89 questionnaires were returned and analyzed. The reliability and validity of the questionnaire were confirmed using Cronbach's Alpha. Results from data analysis show that these factors i.e service quality, customer satisfaction, distance, reputation have negative and positive impacts on customer switching behavior and loyal, respectively.

Liang, Ma and Qi (2013) Service quality and customer switching behavior are among the most important factors that affect service companies' market share and profitability, yet they remain understudied in China's service sectors. This study surveys 400 customers to explore the perceived importance of various aspects of service quality and customer switching behavior in China's mobile phone service sector. The study identifies the following seven critical factors, listed in descending order of influence, that cause customers to switch mobile phone service providers: core service failure, high price, ethical problems, competition, inconvenience, service encounter failure, and influence from family/friends/group. The paper concludes with implications of the findings for service marketing and for multinational companies expanding into Chinese service markets

Mandal (2016) Customer retention is an important aspect in today's competitive business scenario. This is especially true more for the services sector. Banking constitutes an important aspect in the business scenario. Banks will not be able to serve their customers unless they are aware of the requirements of their customers. Ignorance of the requirements will result in customers switching to other banks. For this reason, it becomes important to understand the dimensions affecting customer switching in retail banking. This paper reviews the literature with respect to finding the dimensions affecting customer switching in retail banking and aims to establish the ways in which banks may improve upon those dimensions and retain their customers.

Awwad and Neimad (2010). This study aims at identifying the most critical factors affecting the customer switching behavior for mobile service providers in Jordan. A number of 580 questionnaires distributed to a random sample of Jordanian mobile users. The questionnaire contains 33 items measured on a five-point likert scale. The data were analyzed using regression analysis. It was found that all the independent variables (pricing, inconvenience, core service failures, service encounter failures, employee responsiveness to service failures, attraction by competitors, changes in technology, switching cost) had a significant effect on switching behavior of mobile service users except change in technology and employee responsiveness to service failure. Recommendations and directions for future research are proposed.

Conceptual Framework

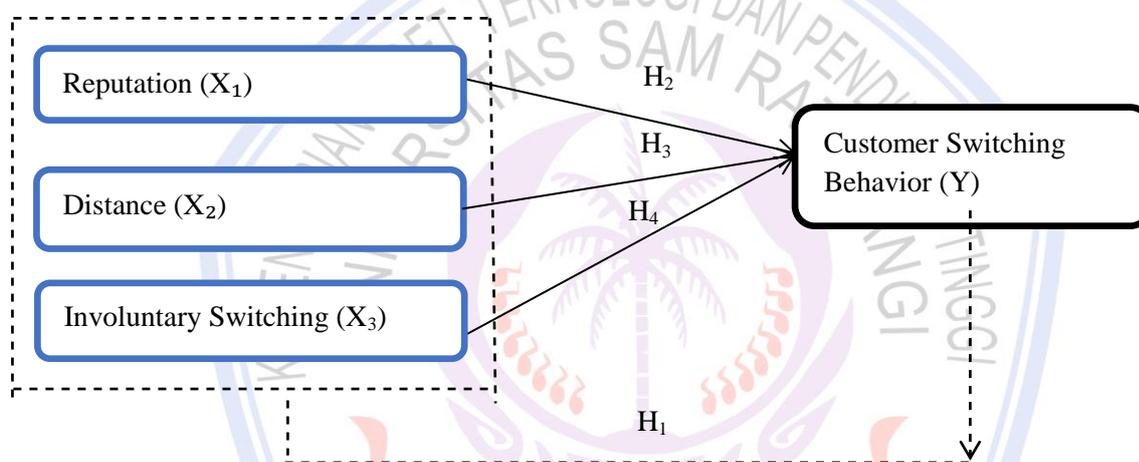


Figure 1. Conceptual Framework

Source: Theoretical Framework, 2018

RESEARCH METHOD

Type of Research

This research is using a quantitative approach. According to Aliaga and Gunderson (2002), quantitative research is explaining phenomena by collecting numerical data that are analyzed using mathematically based methods (in particular statistic). It will explain the relationship of variables through Causal Analysis in multiple linear regressions between one continuous dependent variable and two or more independent variables.

Place and Time of Research

The study was conducted in the customer of PT. JNE in Manado August - October

Population and Sample

According to Sugiyono (2011), population is generalization region consisting of objects and subjects that have certain qualities and characteristics defined by functional is to be studied and then drawn conclusion. The population of this research is the people in Manado who ever using expedition service.

The sample is part of the number of populations the researcher selected for a fixed source of data but still represents the population number (Sukardi, 2017). the sample size of the research will be 100 respondents who has experience in switching from one expedition to another expedition.

Data Collection

In this research, the source of data is primary data. Primary data has been obtained by spreading questioners to the respondents.

Operational Definition and Research Variables

This research defines the variables into:

1. Reputation (X) Social identify of characteristics and behavior of service expedition, credibility and faithfulness of the firm, integrity of service based on customer experience.
2. Distance (X) Social identify of characteristics and behavior of service expedition, credibility and faithfulness of the firm, integrity of service based on customer experience.
3. Involuntary switching (X) When the customer switch from one expedition to another expedition by force.
4. Customer Switching Behavior (Y) In a service expedition industry context, customer switching behavior consideration of service users in the same category but moving or switching from one service provider to another. For example: switch from one expedition to another expedition.

Data Analysis Method

Reliability and Validity

Validity refers to the degree in which our test or other measuring device is truly measuring what is we intended it to measure. Correlation Pearson Product Moment is statistical tool used to test the associative hypothesis (test relationship) two variables when the data scale interval or ratio. According to Sekaran (2012) defines Reliability test is a set of measurements or a set of measuring tools that have consistency when measurements made with the measuring instrument are repeated. To test the level of reliability of the instrument is done through Internal Consistency Test by using the Reliability Coefficient (Cronbach Alpha).

Multiple Linear Regression

Multiple Linear Regression is a statistical method used to form a model of the relationship between the dependent variable (the dependent; responses, Y) with one or more independent variables (independent, predictor, x) (Sekaran, 2012) . If the number of variable are only one, it is known as simple linear regression, whereas if there is more than one independent variable, called linear regression. Regression analysis has at least three functions, namely for the purpose of data or description of the phenomenon being studied cases, for control purposes, as well as prediction purposes.

According to Ghozali (2013), this analysis is to predict the value of the dependent variable if the value of the independent variable has increased or decreased and to determine the direction of the relationship, between the independent variable and the dependent variable whether each independent variable is positively or negatively related.

Multiple linear regression equation as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$

Information:

- Y = Brand Function (Dependent Variable)
 X1 = Guarantee (Independent Variable)
 X2 = Personal Identification (Independent Variable)
 X3 = Social Identification (Independent Variable)
 X4 = Status (Independent Variable)
 a = Constant (value Y 'if X₁, X₂, X₃, X₄ = 0) when all the independent variable all equal to 0.
 b = regression coefficient (value increase or decrease)

RESULT AND DISCUSSION

Result

Validity and Reliability

The validity test of Reputation (X₁), Distance (X₂), Involuntary switching (X₃), and Customer Switching Behavior (Y) are greater than r_{table}0,195 which mean all the indicators are valid. The reliability test using Alpha Cronbach. The Cronbach's Alpha parameter, with ideal scores more than 0.6. The variable is reliable because the value of Cronbach's Alpha is bigger than 0.6.

Result of Multiple Linear Regression Analysis

Multiple linear regression model is used to determine the influence of several independent variables on a dependent variable. SPSS 22.0 software is used to analyze the data and the result of multiple regressions is shown in Table 2.

Table 2. Multiple Linear Regression Output

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	-.271	1.170		-.232	.817		
Reputation	.555	.091	.510	6.120	.000	.701	1.426
Distance	.344	.095	.305	3.629	.000	.689	1.451
Involuntary switching	.065	.060	.077	1.090	.279	.971	1.030

a. Dependent Variable: Customer Switching Behavior

Source: Data Processed, 2018

The result in Table 1 can be written in equation below:

$$Y = (-0.271) + 0.555X_1 + 0.344X_2 + 0.65X_3$$

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

1. In the equation, the constant = (-0,271) shows that in a condition where all Independent variables are zero, customer switching behavior (Y) as dependent variable is (-0.271.)
2. Coefficient value of 0.555 means that if there is one-unit increase in reputation (X1) then the customer switching behavior (Y) will increase 0.555 assuming that other variables are constant.
3. Coefficient value of 0.344 means that if there is one-unit increase in distance (X2) then the customer switching behavior (Y) will increase 0.344 assuming that other variables are constant.
4. Coefficient value of 0.65 means that if there is one unit increase in involuntary switching (X3) then the customer switching behavior (Y) will increase 0.65 assuming that other variables are constant.

t-test**Table 3. Partial Test (t-test)**

Variable	Tcalculated	Ttable	Description
Reputation (X ₁)	6.120	1.988	Accepted
Distance (X ₂)	3.629	1.988	Accepted
Involuntary switching (X ₃)	1.090	1.988	Rejected

Source: Data Processed, 2018

The t-test can be performed by using the criteria of hypothesis testing:

- If $t_{count} \leq t_{table}$ ($\alpha = 0.05$), then H_0 accepted and H_1 rejected.
- If $t_{count} \geq t_{table}$ ($\alpha = 0.05$), then H_0 rejected and H_1 accepted.

Based on Table 3, the interpretation as follows:

1. The partial influence of reputation (X₁) on customer switching behavior (Y), the $t_{calculated} = 6.120$ and $t_{\alpha(0.05)} = 1.988$. Since $t_{calculated} \geq t_{\alpha}$ then H_0 is rejected and H_1 is accepted. It means that reputation (X₁) partially and significantly influence on customer switching behavior (Y).
2. The partial influence of distance (X₂) on customer switching behavior (Y), the $t_{calculated} = 3.629$ and $t_{\alpha(0.05)} = 1.988$. Since $t_{calculated} \geq t_{\alpha}$ then H_0 is rejected and H_1 is accepted. It means that distance (X₂) partially and significantly influence on customer switching behavior (Y).
3. The partial influence involuntary switching(X₃) on customer switching behavior (Y), the $t_{calculated} = 1.090$ and $t_{\alpha(0.05)} = 1.988$. Since $t_{calculated} \leq t_{\alpha}$ then H_0 is accepted and H_1 is rejected. It means that involuntary switching (X₃) partially no significantly influence on customer switching behavior (Y).

Heteroscedasticity

This value is computed by SPSS software. This test is done by determine the tolerance and VIF value.

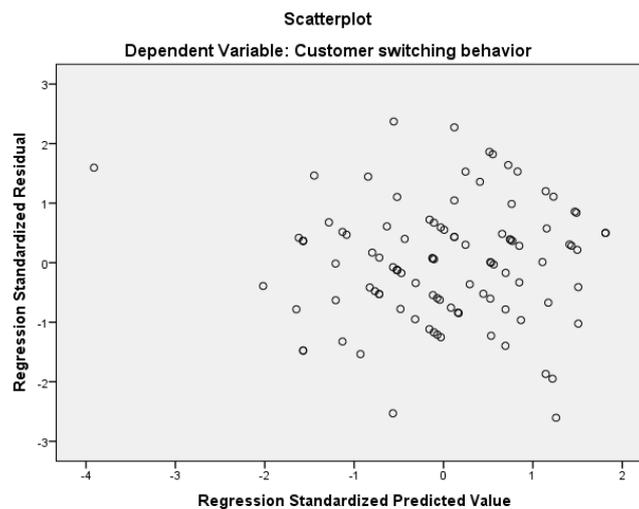


Figure 2.Heteroscedasticity Result

Source: Processed Data, 2018

In the scatter plot above shows that the data points do not form a particular pattern and the data spread above and below the number 0 on the Y wick. This mean, there was no interference with the assumption of Heteroscedasticity in this regression.

Discussion

Based on the data collected from 100 Customer PT. JNE in Manado, the researcher found that some variable have a relatively high effect towards customer switching behavior such as reputation and distance, while the last variable that is involuntary switching have a low degree of customer switching behavior at PT JNE in Manado.

Implication of Research Result

The influence of Reputation, Distance and Involuntary Switching on Customer switching behavior

The results of this research showed an intention of customer switching behavior affected by reputation, distance and involuntary switching from a service. The result showed that reputation, distance and involuntary switching simultaneously affects customers switching behavior. However significantly, involuntary switching has low significant effect to Customer switching behavior. Reputation and distance turned out to be a strong predictor for customers switching behavior in a service.

The influence of Reputation on Customer Switching Behavior

From the result of t-test conducted by researcher, the reputation has an influence on customer switching behavior in expedition industry in Manado. The influence of independents variables partially can be seen from the significant value of t. T-test results show that variables reputation (X1) has positive and significant coefficient. Variable reputation (X1) become the strongest and dominant variable that impact the customer switching behavior in this research by showing as the highest beta coefficient of 6.120 and the lowest significance of $t\ 0.00 < 0.05$. It means reputation (X1) has the strongest influence

The influence of Distance on Customer Switching Behavior

Based on t-test statistic, can be explained the effect of distance on customer switching behavior at PT JNE in Manado has a significant and positive coefficient. Distance become the second strongest variable that impact to customer switching behavior at PT JNE in this research. The influence of independents variables partially can be seen from the significant value of t. T-test results show that variables distance (X2) has positive and significant coefficient. The influence of variable distance (X2) on customer switching behavior by showing a high beta coefficient of 3.629 and the lower significance of $t\ 0.00 < 0.05$. It means distance (X2) has a strong influence.

The influence of Involuntary Switching on Customer Switching Behavior

Based on t-test statistic, can be explained the effect of involuntary switching on customer switching behavior PT JNE in Manado has an insignificant and negative coefficient. In this research, the influence of independents variables partially can be seen from the significance value of t. T-test results show that variables involuntary switching (X3) has a negative and insignificance coefficient. The influence of variable involuntary switching (X3) on customer switching behavior has the lowest beta coefficient of 1.090 and the highest significance value of $t \ 0.279 < 0.05$. It means involuntary switching (X3) has a weak or no influence on customer switching behavior This Research indicates involuntary switching brings less or no impact to customer switching behavior PT JNE in Manado.

Limitation of Research and Future Research Recommendation

This section describes the limitation of the research as well as Recommendations for further research into the topic discussed. This Research are limited to exploring the data from respondents obtained at PT JNE in Manado City area. If the Research do in different expedition service and different geographical region, it may yield different results. This Research is also limited to only 3 independent variables that affect 1 dependent variable. Future researches are encouraged since there are still limitations on this research regarding influence of Reputation, Distance and Involuntary switching on Customer Switching Behavior at PT JNE in Manado.

CONCLUSION AND RECOMMENDATIONS

Conclusion

After examining the collected data, there are some conclusions based on this research conducted to analyze Influence of Reputation, Distance and Involuntary Switching on Customer Switching Behavior at PT JNE in Manado. This study concludes that there is a significant relationship between 3 variables independent (Reputation (X1) Distance (X2) and Involuntary Switching (X3) on Customer Switching Behavior at PT JNE in Manado. Findings of the study reveal indicates that:

1. Reputation, distance and involuntary switching have a significant influence on Customer Switching Behavior at PT JNE in Manado simultaneously.
2. Reputation especially trustworthiness has significant influence on Customer Switching Behavior at PT JNE in Manado partially.
3. Distance especially strategic location has significant influence on Customer Switching Behavior at PT JNE in Manado partially.
4. Involuntary switching especially renovation of building has an insignificant influence on Customer Switching Behavior at PT JNE in Manado partially.

Recommendations

Based on the results of the study, here are some recommendations which can be applied:

1. The results of this research could be considered for PT. Jalur Nugraha Ekakurir (JNE) in order to pay attention to the reputation of the company, seeing the reputation in this study to be the strongest variable in influencing customer switching behavior, presumably PT JNE could build consumer confidence by performing stable services and confirming and tackling if an error occurs in the service. For PT JNE we recommend that you not put the location of the branch office in not strategic place. It can be seen that distance is the second highest variable that affects customer switching behavior. PT JNE should also increase comfort at the location of the branch office starting at the parking lot and public facilities on site. In case involuntary switching although in this research result is insignificant effect to customer switching behavior but this should not be underestimated because there are research that state involuntary switching has a significant effect on customer switching behavior and my research is only limited to consumers of PT JNE in Manado, so I recommend to pay attention to the company is not bankrupt and does not move location without notice to consumers and not renovating buildings during company working hours so as not to make consumers switch.
2. The results of this research can be used by other researchers as a reference for the scientific development of Marketing, especially in the field of reputation, distance and involuntary switching 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.

REFERENCES

- Aliaga, M. and Gunderson, B. 2002 *Interactive Statistics*. [Thousand Oaks]: Sage Publications, New Jersey.
- Awwad, M. S, and Neimad, B.A. 2010. Factors Affecting Switching Behavior of Mobile Service Users: The Case of Jordan. *Journal of Economic & Administrative Sciences* Vol. 26, No. 1, June 2010 (27 -51).
<http://www.ijr.org/research-paper-0715/ijr-p4388.pdf>, diakses tanggal 16 November 2018
- Batavia. 2016 Pengaruh Kualitas Pelayanan dan Harga Terhadap Kepuasan Konsumen pada PT. JNE Agen Dipati ukur Bandung Retrived from Articles
<http://repository.unpas.ac.id/12525/2/BAB%201.pdf>, diakses tanggal 20 Oktober 2018.
- Bennett, R. and Kottasz, R. 2000. Practitioner Perceptions of Corporate Reputation: an Empirical Investigation. *Corporate Communications: An International Journal*. 2000; 5(4):224-235.
https://www.researchgate.net/publication/235299822_Practitioner_Perceptions_of_Corporate_Reputation_on_an_Empirical_Investigation, retrieved from 07 October 2018.
- Clemes, M. D., Gan, C. and Zhang, D. 2010. Customer Switching Behavior in The Chinese Retail Banking Industry. *International Journal of Bank Marketing*. Vol. 28 Issue: 7, pp.519-546.
<https://www.deepdyve.com/lp/emerald-publishing/customer-switching-behaviour-in-the-chinese-retail-banking-industry-6eYf51ALVB>, retrieved on November 05-2018
- East, R., Lomax, W., and Narain R. 2001. Customer Tenure, Recommendation and Switching". *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, Volume14.
<https://www.questia.com/library/journal/1P3-168497991/customer-tenure-recommendation-and-switching>, diakses tanggal 3 November 2018.
- Gozali. 2013. Correlation and Linear Regression. *Article. RuangBerbagiIlmu (ERS)*:
http://sphweb.bumc.bu.edu/otlt/MPH-Modules/BS/BS704_Correlation-Regression/BS704_Correlation-Regression_print.html. Retrieved on March 2nd, 2018.
- Keaveney, S.M. 1995. Customer Switching Behavior in Service Industries: an Exploratory Study, *Journal of Marketing*, Vol. 59 No. 2, pp. 71-82
https://businessperspectives.org/images/pdf/applications/publishing/templates/article/assets/2007/BBS-en_2007_4_Clemes.pdf, retrieved from October 18- 2018.
- Kisser, E.K. 2002. *Household Switching Behavior at Depository Institutions: Evidence from survey data*. Federal Reserve Board, 20th and C ST., NW, Washington.
- Kotler, P. and Keller. 2013. *Marketing Management* (14thEdition). Pearson Education69, England.
- Kotler, P. and Armstrong, G. 2006. *Principles of Marketing* 11th Edition Upper Saddle River, Pearson Education, Inc. New Jersey.
- Kumar, C. S., and Sawaligar, R. K. 2016. Effecting Factors of Customer Switching Behavior and Customer loyalty Behaviors in the Banking Industry. *International Journal of Research* Available at
<https://edupediapublications.org/journals> p-ISSN: 2348 6848 e-ISSN: 2348-795X Volume03 Issue 11 July2016.
[file:///C:/Users/User/Downloads/4884-5169-1-PB%20\(1\).pdf](file:///C:/Users/User/Downloads/4884-5169-1-PB%20(1).pdf), retrieved on March, 26th 2018
- Kumar, R. D. 2014. Customer Switching Behaviour In Retail Banking Industry Of India. *Journal of Innovative Research and Solution (JIRAS)*- A unit of UIIRS Print- ISSN: 2320 1932 / Online ISSN – 2348 3636 Volume1 – Issue No.1 – Jan – Jun 2014.

- <http://www.jirasindia.com/Publication/Vol-1-Iss-4/JJM-002-2014-FP.pdf>, retrieved on March 26th 2018.
- Liang, D., Ma Z. and Qi. I. 2013. Service quality and customer switching behavior in China's mobile phone service sector. *Journal of Business Research* 66 2013 1161–1167.
<https://www.sciencedirect.com/science/article/abs/pii/S0148296312000963>, retrieved on September 21th 2018
- Mandal , C. P. 2016. Dimensions affecting customer switching in retail banking: A review. *International Journal of Applied Research* 2017; 3(1): 832-836.
<http://www.allresearchjournal.com/archives/2017/vol3issue1/PartL/3-1-158-434.pdf>, retrieved on September 24th 2018.
- Pursetyaningsih. 2008. Pengaruh Harga, Reputasi, Kualitas Jasa, Promosi, Keterpaksaan Berpindah, Dan Rekomendasi Pada Perilaku Nasabah Berpindah Bank. *Jurnal Manajemen Teori dan Terapan / Tahun 1, No.3, Desember 2008*.
<https://e-journal.unair.ac.id/JMTT/article/viewFile/2371/1725>, retrieved on October 16th 2018.
- Sekaran.2012.Uji Validitas dan Reliabilitas. Retrieved October 10th, 2018, from Teori-Online:
<https://teorionline.wordpress.com/2010/01/24/uji-validitas-dan-reliabilitas/comment-page-1/>
- Sugiyono. 2011. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*.AFABETA, Bandung.
- Sukardi. 2017. Pengertian Sampel Beserta Pengukuran, Cara Menentukan, dan Macam Sampel Lengkap. *Articles*. <http://www.indonesiastudents.com/pengertian-sampel-beserta-pengukuran-cara-menentukan-dan-macam-sampel-lengkap/>. Retrieved on June 7th, 2018.