

**COMPARATIVE ANALYSIS OF CONSUMER SWITCHING BEHAVIOR BETWEEN BANK NEGARA INDONESIA AND BANK RAKYAT INDONESIA**

*ANALISIS KOMPARATIF PERILAKU PENGALIHAN KONSUMEN ANTARA BANK NEGARA INDONESIA DAN BANK RAKYAT INDONESIA.*

by:

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**Abstract:** Switching behavior is abandoning a product or services in favor of a competitor. The background of this research is to compare how is the customers' responses to the service that the banks gives to them due to high competition between the bank nowadays and the purpose are to know about the switching behavior between the banks which are Bank Negara Indonesia and Bank Rakyat Indonesia in Manado and Bitung. This research is a quantitative type of research, which uses primary data obtained through questionnaires and uses independent sample t-test as the analytical tool to find out if there is a significant difference in consumer switching behavior based on 5 different indicators which are price, reputation, distance, advertisement, and service quality. The population of this research is all the customers of Bank Negara Indonesia and Bank Rakyat Indonesia in Manado and Bitung as a developing city in North Sulawesi province, and the sample size is 100 of BNI's customers and 100 of BRI's customers. So the total is 200 respondents in Manado and Bitung. The result of this research showed that 3 indicators had no significant difference between the two banks and as recommendation BNI should improve their service to the rural areas especially in Manado, Bitung and surrounding.

**Keyword:** *consumer switching behavior, independent sample t-test.*

**Abstrak:** Perilaku perpindahan adalah meninggalkan produk atau layanan yang digunakan saat ini karena adanya pesaing yang mungkin memberikan pelayanan yang lebih baik atau menguntungkan. Latar belakang penelitian ini adalah untuk membandingkan bagaimana respon nasabah terhadap layanan perbankan yang diberikan kedua bank tersebut dikarenakan tingginya kompetisi antar bank saat ini dan tujuan dari penelitian ini adalah untuk mengetahui perilaku perpindahan nasabah kedua bank tersebut. Penelitian ini adalah jenis penelitian kuantitatif, yang menggunakan data primer yang diperoleh melalui kuesioner dan menggunakan independent sample t-test sebagai alat analisis untuk mengetahui apakah ada perbedaan yang signifikan dalam perilaku pengalihan konsumen berdasarkan 5 indikator yang berbeda yaitu harga, reputasi, iklan, jarak, dan kualitas pelayanan. Populasi penelitian ini adalah semua pelanggan BNI dan BRI di Manado dan Bitung sebagai kota yang sedang berkembang di provinsi Sulawesi Utara, dan ukuran sampel adalah 100 pelanggan BNI dan 100 pelanggan BRI dan totalnya adalah 200 responden di Manado dan Bitung sebagai kota berkembang di Sulawesi Utara. Hasil penelitian ini menunjukkan bahwa ada 3 indikator yang tidak memiliki perbedaan yang signifikan antara kedua dan sebagai rekomendasi BNI harus mengembangkan layanan mereka ke daerah terpencil khususnya di Manado, Bitung dan sekitarnya.

**Kata Kunci:** *perilaku perpindahan konsumen, uji-t sampel independen.*

## INTRODUCTION

### Research Background

The banking sector operates within the whole society, providing financial services and resources that have become society's most operational tools. The sector has been described as a foundation for society's infrastructure and for stimulating the growth of the economy and provides services that are vital for both companies and households. The banking sector is highly competitive with banks not only competing among each other but also with non-banks and other financial institutions. (Hull, 2002) Most bank's product developments are easy to duplicate and when banks provide nearly identical services, they can only distinguish themselves based on price and quality. Therefore, customer retention is potentially an effective tool that banks can use to gain a strategic advantage and survive in today's ever-increasing banking competitive environment.

In this research, the researcher will research the consumer switching behavior between Bank Negara Indonesia and Bank Rakyat Indonesia with several indicators such as price, reputation, distance, advertising, and service quality. Regarding price, the banks offer different monthly card fee and initial deposit. The reputation between the banks is not too far in terms of the service, name, and history. Distance is one of several things that need to be improving in the bank industry regarding transactions in the rural area and about the service as well. Advertising and service quality are the two biggest things as well for the bank company to make more profit or to get more customers. These indicators that based on the previous research will measure the consumer switching behavior between Bank Negara Indonesia and Bank Rakyat Indonesia in Manado and Bitung.

The problems that face by Bank Negara Indonesia as reported on June 2<sup>nd</sup> 2019, there was an error of BNI's mobile banking. It is caused the customer can not make any transaction and postponed the customer's business flow. While in January 2<sup>nd</sup> 2019 as reported a customer makes a cash deposit but an interruption occurs at the ATM. After being traced and waiting for around 14 working days according to BNI's policy, the customer still did not get the money back with the amount of Rp. 1.000.000 for more than a month the customer waited but there was no clear answer from BNI. Bank Rakyat Indonesia or BRI's customers faced trouble when he withdraws some money but the money did not come out instead the balance decreases as reported on May 26<sup>th</sup> 2018. As we know Bank Negara Indonesia and Bank Rakyat Indonesia are two big banks in Indonesia, in Manado and Bitung we can find several of their representative offices. The researcher interested to conduct this research in Manado and Bitung to Bank Negara Indonesia and Bank Rakyat Indonesia's customers. Based on the background above, the researcher is interested to research with the title of A Comparative Analysis of Consumer Switching Behavior between Bank Negara Indonesia and Bank Rakyat Indonesia. Case Study: Customers in Manado and Bitung.

### Research Objectives

Based on the research problem above, the objective of this research is to analyze the difference in consumer switching behavior between customers of Bank Negara Indonesia and Bank Rakyat Indonesia in Manado and Bitung.

## THEORETICAL REVIEW

### Marketing

Marketing is selling the value of goods or services from the company to the customers. One of the shortest definitions of marketing is meeting the needs of profitability (Kotler, 2009). There is also a sense of marketing, namely: The American Marketing Association, in Kotler, (2009), offer to follow the formal definition of marketing: "Marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders". Every company or organization really needs profit, but they also have to consider the value that customers get in their products or services. Marketing is design to manage the people especially the target market to build a profitable relationship.

### Consumer Switching Behavior

Switching behavior reflects the decision that a customer makes to stop purchasing a particular service or patronizing the service firm completely (Boote, 1998). In a bank industry context, customer switching behavior means customers' shift from one bank to another.

**Price**

Price is "the amount of money charged for a product or service, or the sum of all the values that customers give up in order to gain the benefit of having or using a product or service (Kotler and Armstrong 2009, p. 263)." As price is the only element in the marketing mix that produces revenue; all other elements represent costs.

**Reputation**

Reputation is a way to solve the problem of experience goods and services (Chun, 2005). It has been determined the relationship between loyalty and reputation of the organization and finally concluded that the reputation of the firm is strongly associated with loyalty as far as the public sector is concerned but this point was not further discussed.

**Distance**

Distance is a numerical measurement of how far apart objects or points are (Mohazab, 2008). In physics or everyday usage, the distance may refer to a physical length or an estimation based on other criteria (e.g. "two counties over"). In most cases, "distance from A to B" is interchangeable with "distance from B to A". In mathematics, a distance function or metric is a generalization of the concept of physical distance. A metric is a function that behaves according to a specific set of rules and is a way of describing what it means for elements of some space to be "close to" or "far away from" each other.

**Advertisement**

The advertisement can be efficiently used for developing a brand image as it will get a space in the mind of the audience (Gupta, 2005). Advertising makes people aware of the basic functionalities of any brand in the best possible and controlled way.

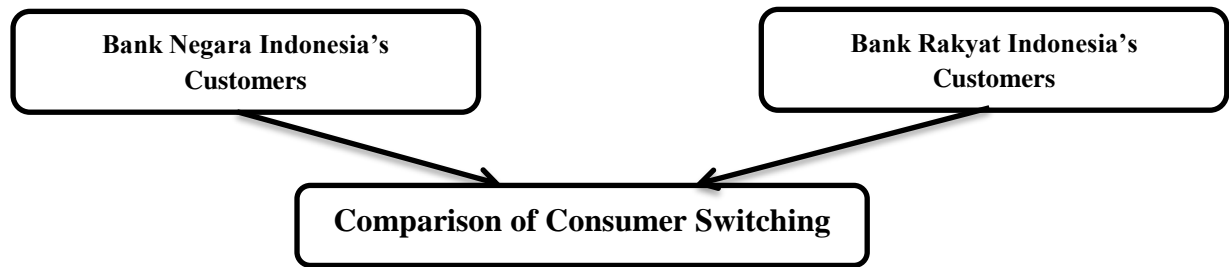
**Service Quality**

Service quality as customer perception of how well a service meets or exceeds their expectations (Czepiel, 1990). Most customers prefer good service to lower prices. Think about all the situations where you are prepared to pay a little extra to get a better or more efficient service. Companies that give these added service benefits are likely to be winners. They have a competitive advantage over rivals. Customers are requiring and demanding better services and the goals of all Telecoms must be to make the customers feel special. This will lead to customer's perceptions exceeding their expectations and greater customer satisfaction. A personal, proactive approach, such as knowing guest history, issues, and preferences are vital to impressing customers and increasing repeat business. Service quality is commonly noted as a critical prerequisite and determinant of competitiveness for establishing and sustaining satisfying relationships with customers.

**Previous Research**

A Study on Consumer Switching Behavior in Telecommunication Industry explains that The demand for mobile service keeps increasing around the world due to the improvement of technology in the telecommunication industry (Lim, 2018). The data analysis results showed that word-of-mouth and core service failure has a positive influence on consumers' switching behavior in the telecommunication industry. The data can help marketers have a better understanding of the factors that affect consumers' behavior in selecting telecommunication service providers in Malaysia. Customer Switching Behavior in the New Zealand Banking Industry (Clemens, 2017) Global deregulation of the banking industry that began in the early 1980s has contributed to increased customer switching. This situation is also evident in the New Zealand banking industry. However, limited research has been published in academic marketing journals focusing on switching behavior in the banking industry. The logistic regression results confirm that customer commitment, service quality, reputation, customer satisfaction, young-age, and low educational level are the most likely factors that contribute to customers Switching Behavior in Banking Industry-Empirical Evidence from Malaysia (Subramaniam, 2012) The importance of financial institutions in the development of an economy is well established. In Malaysia, the financial sector is expected to grow six times of GDP by the year 2020 as per the new blueprint titled 'Strengthening our future'. As such it is expected that the financial sector in the coming years would witness increased competitiveness, dynamism, diversification, integration as well as the ability to provide world-class services. The footsteps towards financial progression are perceived as Malaysia opens up the market for international entrants in the banking sector.



**Conceptual Framework****Figure 1. Conceptual Framework***Source: Data Processed, 2019***Hypothesis**

H<sub>0</sub>: There is no significant difference in consumer switching behavior between BNI and BRI based on price.

H<sub>1</sub>: There is a significant difference in consumer switching behavior between BNI and BRI based on reputation.

H<sub>0</sub>: There is no significant difference in consumer switching behavior between BNI and BRI based on distance.

H<sub>1</sub>: There is a significant difference in consumer switching behavior between BNI and BRI based on advertisement.

H<sub>0</sub>: There is no significant difference in consumer switching behavior between BNI and BRI based on service quality.

**RESEARCH METHODOLOGY****Type of Research**

The types of research are quantitative and comparative approaches. Quantitative research seeks to quantify data (Maholtra, 2009). It seeks conclusive evidence based on large, representative samples and typically involving some form of statistical analysis.

**Place and Time of Research**

The place of this research will be conducted in Manado and Bitung for approximately four months, September to December 2019.

**Population and Sample**

The population in this research is all customers of Bank Negara Indonesia (BNI) and Bank Rakyat Indonesia (BRI) in Manado and Bitung.

**Data Collection Method**

The primary data of this study gets from the results of questionnaires. The secondary data collected in varied sources and the sources are books, journals, articles, thesis, and websites.

**Operational Definition of Research Variable**

Consumer switching behavior is defined as a defection or customer exit. Switching behavior reflects the decision that a customer makes to stop purchasing a particular service or patronizing the service firm completely.

**Data Analysis Method****Validity Test**

To analyze the validity of the questionnaire, the Pearson Product Moment was used. If probability of correlation is less than 0.05 (5%) then the research instrument is considered valid.

**Reliability Test**

Reliability addressed the issue of accuracy of measuring instruments. This accuracy can be assessed by statistical analysis to determine the measurement error or the wrong measure. Reliability tests in this study using Cronbach's alpha formula. If Alpha is less than 0.6 then it is unreliable.

### Normality Test

The purpose of normality test is to determine whether the distribution of data follow a normal distribution or close to. The distribution of data with a normal distribution pattern (data distribution is not skewed to the left or right). If the probability value  $> 0.05$  then population is normally distributed.

### Independent Sample T-test

The independent-samples *t*-test evaluates the difference between the means of two independent or unrelated groups. That is, we evaluate whether the means for two independent groups are significantly different from each other. The independent-samples *t*-test is commonly referred to as a between-groups design, and can also be used to analyze the control and experimental group. This *t*-test is to analyze the difference in switching behavior between customers of Bank Negara Indonesia and Bank Rakyat Indonesia in Manado and Bitung.

## RESULT AND DISCUSSION

### Validity Test

**Table 1. Validity Test Result**

|                        |                 | Price  | reputation | Distance | advertisem<br>ent | service<br>quality | Total  |
|------------------------|-----------------|--------|------------|----------|-------------------|--------------------|--------|
| <b>Price</b>           | Pearson         | 2      | .569**     | .629**   | .546**            | .699**             | .723** |
|                        | Correlation     |        |            |          |                   |                    |        |
|                        | Sig. (2-tailed) |        | .000       | .000     | .000              | .000               | .000   |
|                        | N               | 200    | 200        | 200      | 200               | 200                | 200    |
| <b>Reputation</b>      | Pearson         | .629** | 2          | .635**   | .529**            | .616**             | .850** |
|                        | Correlation     |        |            |          |                   |                    |        |
|                        | Sig. (2-tailed) | .000   |            | .000     | .000              | .000               | .000   |
|                        | N               | 200    | 200        | 200      | 200               | 200                | 200    |
| <b>Distance</b>        | Pearson         | .569** | .635**     | 2        | .558**            | .551**             | .781** |
|                        | Correlation     |        |            |          |                   |                    |        |
|                        | Sig. (2-tailed) | .000   | .000       |          | .000              | .000               | .000   |
|                        | N               | 200    | 200        | 200      | 200               | 200                | 200    |
| <b>Advertisement</b>   | Pearson         | .546** | .529**     | .658**   | 2                 | .732**             | .782** |
|                        | Correlation     |        |            |          |                   |                    |        |
|                        | Sig. (2-tailed) | .000   | .000       | .000     | .000              | .000               | .000   |
|                        | N               | 200    | 200        | 200      | 200               | 200                | 200    |
| <b>service quality</b> | Pearson         | .599** | .616**     | .551**   | .732**            | 2                  | .854** |
|                        | Correlation     |        |            |          |                   |                    |        |
|                        | Sig. (2-tailed) | .000   | .000       | .000     | .000              | 0.000              | .000   |
|                        | N               | 200    | 200        | 200      | 200               | 200                | 200    |
| <b>Total</b>           | Pearson         | .723** | .850**     | .781**   | .782**            | .854**             | 2      |
|                        | Correlation     |        |            |          |                   |                    |        |
|                        | Sig. (2-tailed) | .000   | .000       | .000     | .000              | .000               | .000   |
|                        | N               | 200    | 200        | 200      | 200               | 200                | 200    |

\*\* . Correlation is significant at the 0.01 level (2-tailed)

Source: SPSS output, 2019

The value on table 1 could be classified as a good variable when the significant level below 0.005 and the correlation values are above 0.30.

### Reliability Test

**Table 2. Reliability Test Result**

| Cronbach's Alpha | N of items |
|------------------|------------|
| .828             | 5          |

Source: SPSS output, 2019

Reliability test result in the Table 2 the Alpha Cronbach has a value 0.828, it proves the data is reliable.

**Normality Test****Table 3. Normality Test Result**

| Subject                |     | Shapiro-Wilk |     |      |
|------------------------|-----|--------------|-----|------|
|                        |     | Statistic    | df  | Sig. |
| <b>Price</b>           | BNI | .982         | 200 | .279 |
|                        | BRI | .955         | 200 | .160 |
| <b>Reputation</b>      | BNI | .966         | 200 | .347 |
|                        | BRI | .945         | 200 | .182 |
| <b>Distance</b>        | BNI | .981         | 200 | .246 |
|                        | BRI | .964         | 200 | .335 |
| <b>Advertisement</b>   | BNI | .972         | 200 | .126 |
|                        | BRI | .972         | 200 | .110 |
| <b>service quality</b> | BNI | .954         | 200 | .125 |
|                        | BRI | .938         | 200 | .083 |

\*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Source: SPSS output, 2019

Based on Table 3 further decisions are resulted as follows:

1. It appears that a significant column (Asymp. Sig (2-tailed)) for price are 0.279 and 0.160 or more than 0.05 then the probability of  $H_0$  received population mean of price normally distributed.
2. It appears that a significant column (Asymp. Sig (2-tailed)) for reputation are 0.347 and 0.182 or more than 0.05 then the probability of  $H_0$  received population mean of reputation normally distributed.
3. It appears that a significant column (Asymp. Sig (2-tailed)) for distance are 0.246 and 0.335 or more than 0.05 then the probability of  $H_0$  received population mean of distance normally distributed.
4. It appears that a significant column (Asymp. Sig (2-tailed)) for advertisement are 0.126 and 0.110 or more than 0.05 then the probability of  $H_0$  received population mean of advertisement normally distributed.
5. It appears that a significant column (Asymp. Sig (2-tailed)) for service quality are 0.125 and 0.083 or more than 0.05 then the probability of  $H_0$  received population mean of service quality normally distributed.

**Independent Sample T-test****Table 4. Group Statistics Result**

| Subject                |     | N   | Mean    | Std. Deviation | Std. Error Mean |
|------------------------|-----|-----|---------|----------------|-----------------|
| <b>Price</b>           | BNI | 100 | 17.2800 | 2.90699        | .42311          |
|                        | BRI | 100 | 16.9200 | 2.67902        | .37287          |
| <b>reputation</b>      | BNI | 100 | 18.0600 | 3.03994        | .48291          |
|                        | BRI | 100 | 17.1400 | 2.98985        | .49283          |
| <b>Distance</b>        | BNI | 100 | 17.2800 | 2.96262        | .43298          |
|                        | BRI | 100 | 18.4200 | 3.13043        | .44981          |
| <b>advertisement</b>   | BNI | 100 | 18.0200 | 3.37149        | .47210          |
|                        | BRI | 100 | 18.9000 | 3.41814        | .48530          |
| <b>service quality</b> | BNI | 100 | 17.6800 | 3.02972        | .43447          |
|                        | BRI | 100 | 17.3400 | 3.08227        | .44870          |

Source: SPSS output, 2019

Table 4 shows that the mean price for BNI is 17.28 while the mean price for BRI is 16.92, in the mean of a reputation for BNI is 18.06, and the mean of a reputation for BRI is 17.14. While mean of distance for BNI is 17.28 whereas mean of distance for BRI is 18.42. However, mean of advertisement for BNI is 18.02 and mean of advertisement for BRI is 18.90. And the last mean of service quality for BNI is 17.68 and mean of service quality for BRI is 17.34. From the result above shows the mean of BNI on price, reputation, and service quality are bigger than BRI. The mean distance and advertisement in BRI bigger than BNI.

**Independent Sample T-test for Consumer Switching Behavior****Table 5. Independent Samples Test for Consumer Switching Behavior Result**

|                        |                             | Levene's Test for Equality of Variances |      | t-test for Equality of Means |        |                 |                 |                       |  |         |
|------------------------|-----------------------------|---|------|------------------------------|--------|-----------------|-----------------|-----------------------|--|---------|
|                        |                             | F                                       | Sig. | T                            | Df     | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference<br>Lower Upper |         |
| <b>Price</b>           | Equal variances assumed     | .026                                    | .871 | 2.433                        | 98     | .027            | 1.36000         | .55907                | .25055   | 2.46945 |
|                        | Equal variances not assumed |   |      | 2.433                        | 97.354 | .027            | 1.36000         | .55907                | .25046   | 2.46954 |
| <b>reputation</b>      | Equal variances assumed     | .085                                    | .771 | 1.526                        | 98     | .540            | .92000          | .60300                | -.27663  | 2.11663 |
|                        | Equal variances not assumed |   |      | 1.526                        | 97.973 | .540            | .92000          | .60300                | -.27664  | 2.11664 |
| <b>Distance</b>        | Equal variances assumed     | .084                                    | .773 | 3.051                        | 98     | .007            | 1.86000         | .60954                | .65039   | 3.06961 |
|                        | Equal variances not assumed |   |      | 3.051                        | 97.704 | .007            | 1.86000         | .60954                | .65035   | 3.06965 |
| <b>advertisement</b>   | Equal variances assumed     | .225                                    | .636 | -1.296                       | 98     | .494            | -.88000         | .67898                | -2.22741   | .46741  |
|                        | Equal variances not assumed |   |      | -1.296                       | 97.982 | .494            | -.88000         | .67898                | -2.22741   | .46741  |
| <b>service quality</b> | Equal variances assumed     | .149                                    | .700 | -.425                        | 98     | .683            | -.26000         | .61122                | -1.47295   | .95295  |
|                        | Equal variances not assumed |   |      | -.425                        | 97.971 | .683            | -.26000         | .61122                | -1.47295   | .95295  |

Source: SPSS output, 2019

Table 5 shows the results of the different test of price, reputation, distance, advertisement, and service quality of BNI and BRI. From table 4.5 found that sig. (2-tailed) <0.05 on variable price of BNI shows 0.027 and on variable price of BRI show 0.027. This means  $H_0$  is rejected and  $H_a$  is accepted and it also means that there is difference between BNI and BRI measured by price in consumer switching behavior. The second point from the table 4.5, found that sig. (2-tailed) >0.05 on variable reputation shows 0.540 on BNI and on variable of reputation of BRI shows 0.540. This means  $H_0$  is accepted and  $H_a$  is rejected and it also means that there is no difference between BNI and BRI measured by reputation in consumer switching behavior. The third point from the table 4.5, found that sig. (2-tailed) <0.05 on variable distance shows 0.007 on BNI and on variable of distance of BRI shows 0.007. This means  $H_0$  is rejected and  $H_a$  is accepted and it also means that there is difference between BNI and BRI measured by distance in consumer switching behavior. The fourth point from the table 4.5, found that sig. (2-tailed) >0.05 on variable advertisement shows 0.494 on BNI and on the variable of advertisement of BRI shows 0.494. This means  $H_0$  is accepted and  $H_a$  is rejected and it also means that there is no difference between



BNI and BRI measured by advertisement in consumer switching behavior. The last point from the table 4.5, found that sig, (2-tailed)  $>0.05$  on variable service quality shows 0.683 on BNI and on variable of service quality of BRI shows 0.683. This means  $H_0$  is accepted and  $H_a$  is rejected and it also means that there is no difference between BNI and BRI measured by service quality in consumer switching behavior.

### **Discussion**

In Indonesia, banking practices have spread to remote rural areas. Financial institutions form of banks in Indonesia are in the form of Commercial Banks, Rural Banks (BPR), Islamic Banks, as well as the People's Bank Syariah Financing (BPRS) have to compete in order to get more profit through the services they provide. Due to the type of bank and services, sometimes customers will assess the service of the bank they invest their money first and if they think the bank has a good performance then they will keep their money in that bank.

### **Comparison of Consumer Switching Behavior between BNI and BRI based on Price**

Variable price showed there is a significant difference between BNI and BRI measured by price. The mean value of price in BNI is higher than BRI. It indicates that the price or cost of services in BNI is more affordable than BRI based on the primary data collected from the respondents.

### **Comparison of Consumer Switching Behavior between BNI and BRI based on Reputation**

A variable reputation showed that there is no significant difference between BNI and BRI measured by reputation in consumer switching behavior. The meaning reputation of both BNI and BRI still have the same or not much different in Indonesia especially for the customers in Manado and Bitung. It is because the banks almost have the same services and programs to their customers.

### **Comparison of Consumer Switching Behavior between BNI and BRI based on Distance**

The distance of BRI's branch representatives in rural areas and access to conduct a transaction such in an ATM center is easier to reach. This finding disclosed that distance in BNI did not affect the customer quality.

### **Comparison of Consumer Switching Behavior between BNI and BRI based on Advertisement**

The results showed that there is no significant difference related to the advertisement between BNI and BRI. This finding disclosed that the advertisement between these two banks still has the same or not much different. They have good advertisement, both available in the office and billboards, also media.

### **Comparison of Consumer Switching Behavior between BNI and BRI based on Service Quality**

Based on the results showed that there is no significant difference between BNI and BRI related to service quality. This means both of the banks have their own standards of operation of service to their customers that meet customer satisfaction so far, based on the primary data that was collected from the respondents.

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

1. There is a significant difference of price between BNI and BRI in consumer switching behavior;
2. There is no significant difference of reputation between BNI and BRI in consumer switching behavior;
3. There is a significant difference of distance between BNI and BRI in consumer switching behavior;
4. There is no significant difference of advertisement between BNI and BRI in consumer switching behavior;
5. There is no significant difference of service quality between BNI and BRI in consumer switching behavior.

### **Recommendation**

1. BNI and BRI should take steps toward improving their performance or operation in terms of variable distance so that the customers can easily make a transaction using the e-banking channels;
2. The results of this study can be used as a reference for the development and deepening knowledge of management marketing and business development especially consumer switching behavior.



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