

**THE ANALYSIS OF CUSTOMER SWITCHING BEHAVIOUR TO PT. BANK RAKYAT INDONESIA TBK IN MANADO***ANALISIS PERILAKU PERPINDAHAN PELANGGAN KE PT. BANK RAKYAT INDONESIA TBK DI MANADO*

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**Abstract:** There is intense competition and increasing globalization in financial markets. Bank management must develop customer-oriented strategies in order to compete successfully in the competitive retail banking environment. The price war and intense competition in Manado banking industry have exposed banks to one of the major threat of switching. Consumers are now more price and service conscious in their financial services purchasing behavior. They are more prone to change their banking behavior as banking products and services are nearly identical in nature. The purpose of this paper is to provide an insight of the drivers that lead a customer switch from one service provider to PT. Bank Rakyat Indonesia at Manado. The research is using quantitative method. The data for this analysis was obtained using a purposive sample of 100 PT. Bank Rakyat Indonesia customers in Manado City. The decision to switch banks is hypothesised to be a function of Advertising and service quality. Results shows that advertising and service quality have their significant effect on customers' switching behavior. The findings of present study can be used by PT. Bank Rakyat Indonesia for their product and service designing strategies, marketing strategies and customer services practices in order to reduce customer switching. It would help them in improving their service operations and also in increasing customer satisfaction and loyalty by understanding the banking behaviour of their customers. Furthermore, this research provides useful information for future researchers investigating customer switching behaviour in the retail banking industry.

**Keywords:** Customer switching behavior, advertising, service quality, banking industry

**Abstrak:** Ada persaingan yang ketat dan meningkatnya globalisasi di pasar keuangan. Manajemen bank harus mengembangkan strategi yang berorientasi pada pelanggan agar dapat bersaing dengan sukses di lingkungan perbankan ritel yang kompetitif. Perang harga dan persaingan yang ketat di industri perbankan Manado telah mengekspos bank ke salah satu ancaman utama peralihan. Konsumen sekarang lebih sadar akan harga dan layanan dalam perilaku pembelian layanan keuangan mereka. Mereka lebih rentan untuk mengubah perilaku perbankan mereka karena produk dan layanan perbankan hampir identik sifatnya. Tujuan dari penelitian ini adalah untuk memberikan gambaran yang menyebabkan pelanggan beralih dari satu penyedia layanan ke PT. Bank Rakyat Indonesia di Manado. Penelitian ini menggunakan metode kuantitatif. Data untuk analisis diperoleh dengan menggunakan purposive sample sebanyak 100 Nasabah PT. Bank Rakyat Indonesia di Kota Manado. Keputusan untuk beralih bank dihipotesiskan menjadi fungsi dari Periklanan dan kualitas layanan. Hasil menunjukkan bahwa iklan dan kualitas layanan memiliki pengaruh yang signifikan terhadap perilaku peralihan pelanggan. Temuan penelitian ini dapat digunakan oleh PT. Bank Rakyat Indonesia atas strategi perancangan produk dan layanannya, strategi pemasaran dan praktik layanan nasabah dalam rangka mengurangi perpindahan nasabah. Ini akan membantu mereka dalam meningkatkan operasi layanan mereka dan juga dalam meningkatkan kepuasan dan loyalitas pelanggan dengan memahami perilaku perbankan pelanggan mereka. Selanjutnya, penelitian ini memberikan informasi yang berguna bagi peneliti masa depan yang menyelidiki perilaku perpindahan pelanggan di industri perbankan ritel.

**Kata Kunci:** Perilaku perpindahan pelanggan, iklan, kualitas layanan, industri perbankan

## INTRODUCTION

Bank as a financial institution has a very important role in economic activity. Through credit activities and various services provided by a bank. It serves variety of needs in various sectors of economy. Banking plays an important role in economic growth through the activity of collecting Third Party Funds (DPK) from the public in the form of savings, current accounts and time deposits and channeling them back in the form of loans. According to Indonesian Banking Statistics data, total assets in the Indonesian banking sector reached IDR 6,839 trillion, there were 115 bank companies with 32,285 bank offices operating and competing in all regions of Indonesia. The DPK competition is still dominated by the National Private Commercial Bank (BUSN) group at 46%, followed by state-owned banks consisting of BRI, Mandiri, BNI and BTN at 39%.

Process of consumer switching may be regarded as series of activities leading to a client shifting to some other service company. It originates when the customer becomes aware of some bad points about his relationship with the service provider which ultimately leads to changing the service provider. These bad points are known as a trigger. 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 clients 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.

There are various factors that affect the customer's switching behavior in banking industry. Even though most banks provide similar services, like money transfer, deposits, loans, safety vault keeping, insurance etc, it is seen that that consumers have preference to certain specific banks. Due to tough competition in this industry, banks are under pressure to retain customers through differential services so that customer switching is not perceived as a threat to the sustainability of the banks. Therefore, crucial for banks to understand the criteria placed by customers in selecting banks.

### Research Objective

To identify the simultaneous and partial influence of advertising and service quality on customer switching behaviour at PT. Bank Rakyat Indonesia Tbk in Manado.

## THEORITICAL FRAMEWORK

### Marketing

According to Kotler (2003), marketing is typically seen as task of crediting, promoting, and delivering goods and services to customers and businesses. Obviously marketing is important in all areas of the organization, and customers are the reason why business exist.

### Customer Switching Behavior

Switching of customer can be defined as replacing current service provider with another service provider. Keaveny and Parthasarathy (2001) and Sathish et al. (2011) said that customer switching is an act of being faithful to one service category, but the customer can replace one service provider for another service provider who can give best of that service due to discontent or any other related reasons. Oyeniyi and Abiodun (2010) similar results were given by this study that customer switching means stop transaction relationships with one service provider and start this with another one.

### Advertising

Advertising is actually defined as the promotion of products or services of a brand or company for the purpose of awaking the consumers about the existence of a new product in their surroundings. Advertisement has become too much important for all the banks in this highly globalized competitive market environment and its importance cannot be ignored in the broad spectrum of marketing (Clemes, Gan, and Zheng, 2007). Further, Cengiz, Ayyildiz, and Er (2007) suggested that advertisement is one of the important determinant which attracts the customers towards the bank image in.

### Service Quality

Service quality has become a key factor for success and sustainability in the banking industry. Since most banking goods are mostly similar and easily duplicated, many banks have used service quality as a sustainable

competitive advantage In the context of banking, Bahia and Nantel (2000) proposed that perceived service quality was determined by the difference between customers' perceptions of the bank's service (received service) and their expectations of the bank that provided those services (expected service).

### Previous Research

Khan et al. (2010) investigated the seven factors (Price, Reputation, Service Quality, Effective Advertising Competition, Involuntary Switching, Distance and Switching Cost) of customer switching which effects retail banking operations in Pakistan. These factors never examined before. The variables use in this research are Customer satisfaction, Service Marketing, Retail banking, Price, Advertising, Service Quality and Pakistan. The primary objective of this study is to identify the factors that influence customers switching and determine the most important and least important factor that influence customers switching behavior. Total 302 responses was recorded and show that all considered factors have significant effect on customer switching, however, price and advertising competition identified as most important and least important influential factors respectively on customer switching.

Bugyei (2019) investigated the factors that affect the switching behavior of customers in the banking industry in Ghana. Data for this study was obtained using self-administered questionnaires from 500 bank customers. A descriptive cross-sectional survey was adopted for the study. Binary logistic regression technique was used to analyze the data. The results revealed a significant relationship between customers' switching behavior and the variables of interest, including, price, advertising, reputation, distance to bank location, switching cost and innovative products offered by banks.

Clemes, Gan, and Zheng (2007) identified and examined the factors that contribute to bank switching in New Zealand from the customer's perspective. The variables of this research are customer Switching behavior, New Zealand banking industry and Logit Choice Model. Data for this study were obtained through a mail survey sent to 1,960 households in Christchurch, New Zealand. Logistic regression is used to analyze the data and determine the impact the factors have on customer switching behavior in New Zealand. 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 banks.

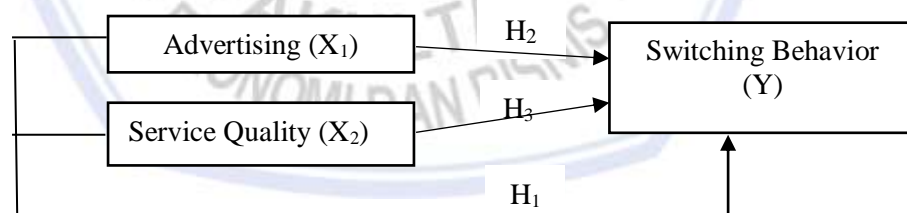
### Research Hypothesis

H1: Advertising and Service Quality influence customer switching behaviour

H2: Advertising influence customer switching behaviour

H3: Service Quality influence customer switching behavior

### Conceptual Framework



**Figure 1. Conceptual Framework**

*Source: Data Processed, 2021*

## RESEARCH METHOD

### Research Approach

This is a quantitative research method. Quantitative research seeks to quantify the data. It seeks conclusive evidence based on large, representative samples and typically involving some form of statistical analysis (Maholtra, 2009).

### Population, Sample Size, Sampling Technique

According to Sekaran and Bougie (2009), population refers to the entire group of people, event, or things of interest that the researcher wishes to investigate. It is a group of people, events, or things of interest for which the researcher wants to make inferences based on sample statistics. The population in this research is PT. Bank Rakyat Indonesia customers in Manado who have experience switching behavior from other bank to PT. Bank Rakyat Indonesia. The sampling technique used in this research is *Purposive Sampling*. In this study the sample taken in a size large that number is not known for certain, then used the technique of determination of the amount of the sample to the population to infinity as follows.

$$n = \frac{Z^2}{4(moe)^2} = \frac{1.96^2}{4(0,1)^2} = 96,04 = 100$$

Description:

n: number of samples

Z: the rate of normal distribution at the significant level of 5% (1,96).

moe: margin of error max, is the level of the maximum error of sampling is still tolerated, by 10%.

### Data Collection Method

Primary data refer to information obtained first-hand by the researcher on the variables of interest for the specific purpose of the study. Individual provide information when interviewed, administered questionnaires, or observed. Group depth interviews, or focus groups, are the other rich source of primary data (Sekaran and Bougie, 2009). The primary data used in this research is the questionnaire that will be distributed to the respondents.

### Data Analysis Method

#### Validity Test

Validity is extent to which a construct measures what it is supposed to measure. An easy measure of validity would be to compare observed measurement with the true measurement (Hair, Black, and Babin, 2010). To test the validity of the research, the Pearson Product is used, by seeing the value of significance and comparing the value of rtable with rvalue. If the significance value >0.05, and if the value of rvalue > rtable, then the instrument is declared valid.

#### Reliability Test

Reliability test is established by testing for both consistency and stability of the answer of questions. According to Anastasi and Urbina (2002) Reliability refers to consistency of scores obtained by the same persons when they are reexamined with the same test on different occasions, or with different sets of equivalent items, or under other variable examining conditions. Alpha Cronbach is reliable coefficients that can indicate how good items in asset have positive correlation one to another.

### Classical Assumption Tests

#### Multicollinearity Test

Multicollinearity test is a test that used to know if the regression model finds a correlation between the independent variables or not. Multicollinearity test is done by observing the value of tolerance and Variance Inflation Factor. If the value is higher than the tolerance value of 0.1 or VIF smaller than 10, then it can be concluded that there is no multicollinearity. A good research model should not have a correlation between independent variables.

#### Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is a residual variance inequality one observation to another observation. There are several ways that can be done to conduct heteroscedasticity tests, namely plot graph test, park test, glejser test, and white test.

#### Normality test

In multiple linear regression models, the residual is assumed to be normally distributed. A residual is the difference between the observed and values of the dependent variable. Residuals are considered normally distributed if they have significance value > 0.05 (Ghozali, 2011).

## Multiple Linear Regression

Multiple linear regression analysis is needed to determine the regression coefficients and significant so that they can be used to answer the hypothesis.

### Hypothesis Testing

#### F-Test

The F-test is a statistical test that conducted to determine whether significant relationship between the dependent variable and the set of all independent variables (Anderson, 2014).

#### T-Test

The t-test is used to determine whether each of individual independent variable is significant. According to Anderson (2014), a separate t-test conducted for each of the independent variable in the model.

## RESULT AND DISCUSSION

### Result

**Table 1. Validity Test Results**

Variable	Indicator	Corrected Item-Total Correlation	Description
X <sub>1</sub> (Advertising)	1	.789	Valid
	2	.783	Valid
	3	.742	Valid
	4	.769	Valid
X <sub>2</sub> (Service Quality)	1	.830	Valid
	2	.880	Valid
	3	.847	Valid
	4	.845	Valid
Y (Customer Switching Behavior)	1	.776	Valid
	2	.806	Valid
	3	.785	Valid
	4	.801	Valid

Source: Data Processed, 2021

From the result in table 1, it can be seen that value of each Indicators of all variables (Advertising, Service Quality and Switching Behavior) are greater than 0.1966 (rvalue > rtable). Therefore, the data is valid.

**Table 2. Reliability Test Result**

Variable	Cronbach's Alpha
Advertising (X <sub>1</sub> )	.772
Service Quality (X <sub>2</sub> )	.868
Customer Switching Behavior (Y)	.801

Source: Data Processed, 2021

The data is considered as reliable since the value of Cronbach's Alpha is above the minimum value which is 0.6.

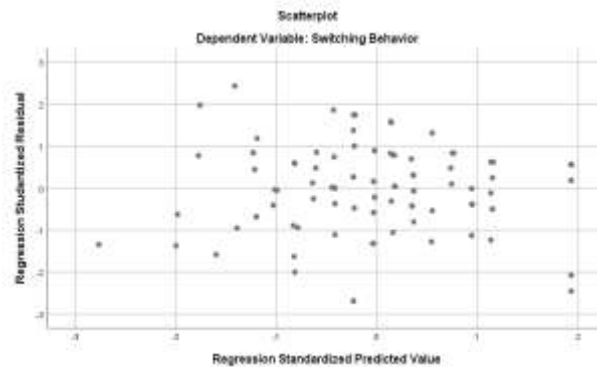
**Table 3. Multicollinearity Test Result**

Model		Coefficients <sup>a</sup>	
		Tolerance	VIF
1	Advertising	.764	1.309
	Service Quality	.764	1.309

a. Dependent Variable: Switching Behavior

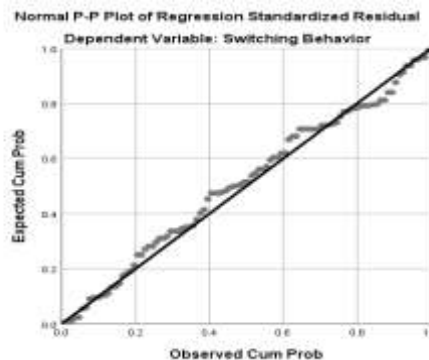
Source: Data Processed, 2021

Table 3 shows that all the tolerance values are more than 0.1 and VIF value of each independent variable is less than 10, it means this research is free from multicollinearity.



**Figure 2. Heterocedasticity Test Result**  
 Source: Data Processed, 2021

Figure 2 shows that the dots are spreading above and below the number zero (0) in the Y axis. This proves that there is no heteroscedasticity in this regression.



**Figure 3. Normality Test Result**  
 Source: Data Processed, 2021

Figure 4 shows that the dots are spreading near to the diagonal line and follow the direction of the diagonal line. Therefore, the normality test is accepted which means the data of this research is normally distributed.

**Table 4. Multiple Linear Test Result**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	8.468	2.076		4.080	.000
	Advertising	.299	.104	.291	2.866	.005
	Service Quality	.287	.107	.272	2.679	.009

a. Dependent Variable: Switching Behavior

Source: Data Processed, 2021

The form of the regression equation can be written as follows:

$$Y = (8.468) + 0.299 X_1 + 0.287 X_2 + e$$

The multiple linear regression equation can be interpreted as follows:

1. Constant value of 8.468 means that in a condition of ceteris paribus, all independent variables will not be able equal to zero.

2. Advertising's coefficient value of 0.299 means that if there is one unit increase in Advertising (X1) then the Customer Switching Behavior (Y) will improve and increase by 0.037.
3. Service Quality's coefficient value of 0.287 means that if there is one unit increase in Service Quality (X2) then the Switching Behavior (Y) will improve and increase by 0.442.

**Table 5. F-test Result**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	221.788	2	110.894	14.950	.000 <sup>b</sup>
	Residual	719.522	97	7.418		
	Total	941.310	99			

a. Dependent Variable: Switching Behavior

b. Predictors: (Constant), Service Quality, Advertising

Source: Data Processed, 2021

Table 5 shows the value of  $F_{count}$  is 14.950. The value of  $F_{table}$  is found on the F Distribution Table by determining the degree of freedom 1 (numerator) is 3 and degree of freedom 2 (denominator) is 97 with level of significance is 0.05 ( $\alpha = 0.05$ ) and the level of confidence is 95% then  $F_{table}$  is 3.09. The result is  $F_{count}$  (14.950) >  $F_{table}$  (3.09). Therefore, since  $F_{count}$  is greater than  $F_{table}$ , Hypothesis 1 is accepted which means the independent variables simultaneously influence the dependent variable significantly.

**Table 6. T-Test Result**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.468	2.076		4.080	.000
	Advertising	.299	.104	.291	2.866	.005
	Service Quality	.287	.107	.272	2.679	.009

a. Dependent Variable: Switching Behavior

Source: Data Processed, 2021

The value of t-count of X2 is 2.866 with the level significant of 0.005. Since the value of tcount = 2.866 > ttable = 1.98472 meaning that H2 Accepted. The result of this declares that that X1 (Advertising) partially has a significant effect on Switching Behavior (Y). The value of t-count of X3 is 2.679 with the level significant of 0.009. Since the value of tcount = 2.679 > ttable = 1.98471 meaning that H3 Accepted. The result of this declares that that X2 (Service Quality) partially has a significant effect on Switching Behavior (Y).

## RESULT AND DISCUSSION

### Discussion

#### The effect of Advertising and Service Quality towards Customer Switching Behavior

Based on the research results, advertising and service quality have an effect on customer switching behavior of Bank Rakyat Indonesia in Manado. The result showed that advertising and service quality simultaneously affect customers switching behavior significantly. Therefore, bank managers in general and PT. Bank Rakyat Indonesia managers in particular, can take this research into consideration in choosing policies to acquire new customers and retain existing customers. The advertisings offered by PT. Bank Rakyat Indonesia are also attractive and on target. Advertisements provided by PT. Bank Rakyat Indonesia are also located in strategic locations and with a simple design. In general, advertisements provided by PT. Bank Rakyat Indonesia focus on the strength of words such as product type, product interest, and time period. The service quality factor affects the decision of PT. Bank Rakyat Indonesia customers to move or not to move to another bank. The quality of service as measured by this research is convenience (location, working hours, and number of ATMs), reliability, and quality of bank staff.

### **Advertising towards Customer Switching Behavior**

From the results conducted by researcher, advertising has an effect on customer switching behavior of Bank Rakyat Indonesia in Manado. The result showed that advertising partially affect customers switching behavior significantly. Therefore, this result of research means advertising determines the customer's decision to switch bank. Bank managers should develop effective advertising strategies that enhance the communication channels between customers and their bank and encourage new customers from other banks. Once customers understand the offerings and processes of their current bank, the probability of switching to an alternative bank is reduced (Clemes, Gan, and Zheng, 2007). With the emergence of high technology such as the internet, television and radio are not the only ways to communicate information and advertise a bank's offerings. The internet enables potential and existing customers to be informed about services globally and in a matter of seconds. However, television and radio may still be the most effective method to advertise banking services to the older age segment. Therefore, multiple advertising media and messages are required to target different demographic groups. It includes questions regarding the impression of advertising content, words or humor in the mind of customer and its relation with their decision to switch. Advertising affects customers' behavior because it provides information guide to customer and facilitate their purchasing decisions. This result is supported by the previous research of Godfred (2019) that there is a significant relationship between customers' switching behavior and advertising.

### **Service Quality towards Customer Switching Behavior**

Regarding the result conducted by researcher, service quality has an effect on customer switching behavior of Bank Rakyat Indonesia in Manado. The result shows that service quality partially affect customers switching behavior significantly. Bank management needs a strategic focus on delivering high service quality as a competitive differentiation method. Service product initiatives such as ease of access to accounts, provision of financial information, and introducing innovative products, can enhance customer loyalty Customer switching behavior. Bank management should focus not only on their range of service products, but also on the people who deliver the service (Gerrard and Cunningham, 2004). The service characteristics of the banking industry create numerous inter-actions between customers and employees. Bank staff should have good banking knowledge, act professionally, and have a courteous attitude towards all customers. An appropriate people management strategy is necessary in order for professional service staff to consistently deliver high-quality services. This factor comprises variables including convenient bank's opening hours and access to ATMs, reliable bank services, behavior of staff that delivers services. Service quality has been defined as the degree of discrepancy between customer's normative expectation for the service and their perceptions for service performance. Its linkages with behavioral intentions differs from industry to industry (Parasuraman et al., 1994). High service quality is crucial for customer retention (Zhang, 2009). A research reports that 42 per cent of customers closed an account and switched to another bank as a result of service-related problem in US banking industry (Berggren and Dewar, 1991). Levesque and McDougall (1996) found that service problems and the bank's service recovery ability have a significant impact on customer satisfaction and customers' intentions to switch banks. This research is supported by previous research of Clemes, Gan, and Zheng (2007) that service quality is the most likely factors that contribute to customers' switching banks.

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

There are three conclusions based on the result of this research conducted to analyze the Analysis of Customer Switching Behavior at PT. Bank Rakyat Indonesia Tbk in Manado.

1. Advertising and Service Quality do influence toward Customer Switching Behavior at PT. Bank Rakyat Indonesia in Manado simultaneously.
2. Advertising does influence toward Customer Switching Behavior at PT. Bank Rakyat Indonesia in Manado partially.
3. Service Quality does influence toward Customer Switching Behavior at PT. Bank Rakyat Indonesia in Manado partially.

### **Recommendation**



There are recommendations based on the result of this research conducted the Analysis of Customer Switching Behavior at PT. Bank Rakyat Indonesia Tbk in Manado.

1. For an effective advertising competition factor, banking managers must be able to prepare an attractive advertising system for customers. The advertisements displayed must be able to represent the products or service marketed by the bank. The choice of design and writing that is easy to read and understand is the main thing. In addition, messages and marketing programs offered such as competitive fees or other benefits must be conveyed clearly, concisely, and attractively. Choosing a strategic and affordable location is an important thing to pay attention to. By being more efficient and attracting advertisements from BRI, the less likely customers are to switch to another bank. Banking managers from other banks can take this into consideration in attracting customers to try banking services other than BRI.
2. In terms of service quality, banking managers must be able to improve various trainings and seminars for BRI employees. In addition, banking managers must also provide rewards for good service quality from their employees (incentives or charters) as well as reprimands for employees who do not meet service standards.

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