ANTECEDENTS FROM SWITCHING INTENTION
THE CUSTOMER’S BANK

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ABSTRACT

Now day's competition at Indonesia banking industry getting strong and difficult. Every bank provides similar event on same product or service with another bank and continuously tries to improve their quality of services. Not only provide the same or similar products and services, they also try to attract customers with thousand of promises. Refer to that condition, it is easier for the customers to switch from one bank to another bank.

This study is designed to identify the factors that influence customer to switch the bank. The design of this research applies quantitative research by testing the theories through measurement of research variables with numbers and analyzing data with statistical procedures. 170 respondents participated on this study but 154 questioners acceptable to used on this study. The study consisted of seven variables: customer expertise, word of mouth, service quality, switching cost, price, commitment and intention of switching banks. Data analysis applied measuring method on calculation of reliability, validity, and multiple regression analysis performed using SPSS 15.0 module.

The result of the research indicated that word of mouth and price have positive impact to drive customer switching to another service provider/bank. Service quality has a negative effect to customer switching intention. In the other hand customer expertise, switching cost and bank commitment have no effect to customer switching intention.

The research implies the bank’s founding management once they make strategies to retain their customer or to minimize customer switching intention. Suggest exploring other antecedents of switching intention on future study provider such as reputation, the attractiveness of another alternative, the effectiveness of advertising and anger accident.

Keywords: Customer, word of mouth, service quality, switching cost, price, bank switching, intention and commitment the bank industry.
INTRODUCTION

Background

Increasingly fierce competition between banks with a variety of products and services, the competition of the banking sector in the region no longer Let us, but also the investment grade (Business Review Online 31 January 2012). Future competition that happens not only between banks but also between financial institutions (The Marketers.com, 31 January 2010). This increasingly competitive conditions forced the bank to not only find new customers but also retain the clients already owned at this time.

Map of banking competition in Indonesia is divided into four major clusters based on the assets held by each bank. Each cluster has a level of complexity that each competition has different market dynamics. Banks compete to provide a range of services that broader scope to securities, including mutual funds and insurance and is accompanied by a transformation of the service that is more thorough. The Bank competed strictly on Indonesia’s Bank Mandiri, Bank Rakyat Indonesia (BRI), Bank Central Asia (BCA), Bank Negara Indonesia (BNI), Bank Lippo, Bank Danamon Indonesia, Bank Pan Indonesia (Panin), Bank Permata, Bank International Indonesia (BII) and the State Savings Bank (BTN).

The results of earlier research found that only a handful of consumers that monogamous (100 per cent loyal) and the rest are polygamous (M.D. Uncles, 2003, in Zikiene & Bakanauskas, 2007) that the majority of consumers are not willing to be loyal to one brand or another provider of a specific brand (Liu, 2007, in Zikiene & Bakanauskas, 2007). Consumer reluctance to start a long term relationship with a specific supplier/service provider only caused by personal features namely consumer destination to have some alternative options and trends of consumers who enjoy searching for variation/variety seeking (Fournier, 2003, in Zikiene & Bakanauskas, 2007). Growing number of products and brands that competed and the limited barriers to switching to other service providers (switching barrier) provides an opportunity for consumers to easily switch to another service provider (Zikiene & Bakanauskas, 2009).

Loyal consumer behavior (behavioral loyalty customers intentions) is indicated by the consumer intentions to buy back or buy multiple products from the same provider (customer intention to rebuy/cross buying, consumer's intention to recommend the provider to another party (customer intention to recommende) and the consumer's intention to move to competitors (customer intentions to switch to competitor). Results of research conducted by Lai (2010) indicates that the greater the consumer's intention to switch the inclination of consumers to switch to a competitor will be even greater.

Guenzi (2008), Zikiene & Bakanauskas (2007), customer switching intention is an intention that leads to behavior which has been characterised by the existence of an intention to end the relationship with service providers/existing products in ways do not make a purchase return of goods/services.

Customer switching the focus is important for academics and for any company in any industry including the banking industry (Kura, 2012).

Research on the various types of industries related to this theme has been done before, such as on a mobile phone by Daeed et al. (2011) and Saeed, Hussain, Riaz (2011), industry House eats by

Research on switching intention is important to do because on previous research found that switching intention encourages consumers to switch to a competitor. In the long term switch the consumer to the competitor give a negative impact on competitors market share and profit company (Mitja Pire et. al., 2009). Consumer intentions to switch that persisted on the tendency of consumers to behave switched to a competitor is one of the indicators disloyal consumers who ultimately interfere with company survival (Anderson & Mittal et al., 2002). By knowing the intentions of consumers to switch, in this case the intention of turning the customer then the bank can reduce the potential for customer beralihnya to other service providers as well as allowing banks to find the best strategies in preventing the transition of clients to banks or other finance providers. The banks know the factors that affect intention of switching of its customers then their chances of maintaining the sustainability of its business. Looking at the above, interest on this occasion a researcher submits a research proposal titled Antecedents from Switching Intention on the Bank.

This research refers to research that had previously been performed by Murad (2011). In contrast to previous research undertaken to examine the behavior of the switch on the bank in General in the Gaza Strip, this time carried out specific research on the students of Magister Management Trisakti University which is the bank's XXX. At this time the research researchers are also limiting the number of variables to be analyzed. In research conducted by Murad, 2011 analysis of four factors that cause the intention/consumers to switch to other banks while in this study only three factors are analyzed: (1) Service quality, (2) Price and (3) Bank commitment. At this time the study researchers also added two other factors, namely customer expertise, switching cost and word of mouth as a factor that affects customer switching behavior. This addition is based on research conducted by Wen-Yi Lai (2009). The addition of these two factors is done to see if switching cost, customer expertise and word of mouth also affect customer switching intention on the banking industry as in the Service Bureau industry. In contrast to previous studies that use a scale to measure 7 point Likert scale, likert to facilitate respondents in determining choice on various alternative researchers will use a 5 point scale likert.

**Formulation of the Problem**
1. Are customer expertise affect switching of intention?
2. What word of mouth influence switching intention?
3. Does the switching cost affect switching of intention?
4. If service quality affects switching intention?
5. Does the price affect the switching intention?
6. Does the bank commitment affect switching of intention?

**Purpose and Usability Research**
This research was conducted with the following goals:
1. To determine whether there is influence customer expertise against switching intention.
2. To determine whether there is influence of word of mouth against switching intention.
3. To find out whether there is influence of the switching cost of switching intention.
4. To determine whether there is influence of service quality against switching intention.
5. To determine whether there is influence of the price of switching intention.
6. To determine whether there is influence of the bank’s commitment towards switching intention.

**Research Conducted Would be Beneficial for:**

1. Bank Manager to provide information on any factors that can encourage customers to switch to competitors by knowing these factors on farm management for the bank was able to develop and implement effective strategies in maintaining customers.
2. Development of science. The research is expected to kasanah science can increase especially in the field of marketing science.

**THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT**

**Switching Intention**

Switching intention defined as the level of probability or certainty of customers will move from one product/service provider to the other products (Bansal et al., 2005). Switching intention consumer switching behaviour. The bigger consumer intentions to switch the inclination of consumers to switch to a competitor will be even greater. Transfer consumer to providers of other products that will cause the company to lose market share and profitability of the company as well as in the long-term will threaten the survival of companies/organizations.

**Customer Expertise**

Customer expertise is a form of internal control behavior that can be understood as the knowledge of consumers about the product and its performance as well as other general things related to the product in question (Bell at al., 2005 Bell in Lai, 2009). Customer expertise is also related to consumer knowledge about alternative products available in the market.

Consumers will search internally such as learning experiences in the past related to the products and use the knowledge as they will make your purchasing decision.

The consumer apply as information seekers with a view to obtaining relevant information needed to make a purchasing decision.

**Word of Mouth**

Regular consumers talking to others when searching for or give advice or opinion about a brand, product or company. In the concept of marketing this is known by the name of Word of Mouth (WOM). WOM can disseminate, to express one's opinions and build on, products and brands.
Word of mouth (WOM) interpreted as internal communication that occurs directly between the consumer regarding ownership, the benefits and characteristics of a particular product/service including the power seller (Westbrook, 1987; in Kura et al., 2012).

WOM Grouped into two, positive and negative WOM, here are further clarification regarding the positive and negative WOM.

Positive WOM is internal communication is directly between consumer about everything good or positive about someone, any particular brand or product. Positive WOM appears when a consumer does business with a company/product and recommend your company/products to others. The results of a study saying that positive WOM nine times more effective than media ad campaign. Positive WOM can also change the senangan or someone’s neutrality towards someone, no matter the brand or product into a more positive attitude.

Negative WOM internal communication is directly between the consumer of all things bad or negative about someone, any particular product or brand. Negative WOM refers to communication between customers who destroy the reputation of a product or company.

Negative WOM has a greater influence on consumer attitudes and intentions to switch compared to a positive WOM.

Laczniak, De Carlo and Ramaswami (2001) share characteristics of information WOM into three aspects of three aspects, namely forming, distinctiveness and consistency.

Consensus refers to the extent to which other people can receive information WOM delivered by communicators. Public opinion against the information submitted depends on the individual’s cognitive prejudices, emotions and social norms. Individuals tend to adjust their opinions or ideas with the knowledge and behavior of the majority. The impact of WOM from different sources of WOM that comes from a single source. In other words the consensus information is negative and a positive WOM can affect the intention of switching consumers.

Specificity (distinctiveness) refers to the extent to which information submitted by communicators associated with certain specific objects. Related with special negative information communicated by communicators WOM explicitly, the recipient information (consumers) can confirm the truth of negative information. The confirmation is done aims to make consumers can prepare explicit attitudes towards product/company/brand and assist in making purchasing decisions. In addition a confirmation at the same time aiming to gain acceptance in a group. The specificity of the information from the negative influence of WOM switching intention.

Consistency refer to rate the extent to which communicators WOM the same information repeated in time and different conditions. The consistency of the information conveyed through WOM also have influence on the selection of the brand or the product by the consumer.

Research conducted by the Yi Lai (2009) on the travel agency industry showed that from a variety of sources of information that can be used by the consumer as advice from professionals, WOM, ads and related literature only WOM provides a significant influence on the consumer’s intention to switch. Yi Lai disclosed that the increasingly negative WOM are circulating in the community then the consumer’s intention to switch to the other travel agency will be even greater.
Service Quality

Service quality can be interpreted as the result of a thorough evaluation of the differences between consumers' expectations with the actual performance of services received (Parasuraman, Berry and Zeithaml, 1985 in Clemes, Gan and Zhang, 2010).

In addition to the above definition of Lewis & Booms, 1983 defines the service quality as the extent to which pelayananana is given in accordance with the expectations of consumers.

Switching Cost

Burnham, Frel & Mahajan (2003) and Wathne et al. (2001) defines Switching cost as all costs incurred by consumers is related to the overall process of transition from one service provider to the service provider/product (Murad, 2011).

On the literature of different switching cost identified as a switching barrier. Murad (2011) switching cost grouped into three categories, namely:

1. Procedural switching cost: cost is related to the economic risks arising from the activities of the switch, the evaluation fee as well as the time and effort that was sacrificed to switch to another service provider.
2. Financial switching cost: the cost associated with the loss of benefits and resources to consumers when they switched.
3. Relational switching cost: the cost associated with the loss of personal relationships with the (personnel) of existing service providers and the loss of relationship with brand. This fee is also related to the psychology of emotion and inconvenience resulting from the loss of identity and the breakdown in relations that have been there before.

Some of the literature attempting to describe consumers switching cost being (1) The economic costs, (2) The cost of information retrieval and evaluation, (3) The cost of learning, (4) The cost of the risk and inconvenience of the pastiant, (5) Less Interestingly alternative products available, (6) Costs related to legal, (7) Structural obligation, (8) The structural costs that arise due to the geographical conditions, (9) Social costs, and (10) Psychological costs.

Large costs felt by each consumer when switching from one service provider to another provider can vary. A huge difference perceived by a consumer cost is known for its perceived the switching cost.

Conceptually perceived the switching cost is defined as the magnitude of the level of consumer confidence that the Act of switching from one service provider raises the costs for their own. Consumers may not be able to take into account exactly the magnitude of the non financial costs that will be incurred as they switch so that the switching cost is perceived to be different from the actual switching cost. The difference between the perceived switching cost and actual switching cost to consumer intentions to switch mepengaruhi.

Previous research showed that switching cost to have a negative effect on the consumer’s intention to switch to other providers. The greater the perceived switching cost the smaller consumer intentions to switch to another provider (Murad, 2011, Clemes, Gan & Zhang, 2010 and Lai, 2009).

Switching cost useful in prevent or make it difficult for consumers to switch to another product or service providers. Service providers need to create high switching costs, especially when compared
to the benefits that accrue when consumers switch to other service providers. With these conditions the consumer will remain with the existing service providers even when they are not satisfied with the service providers. High switching costs will also make consumer intentions to switch to another provider even when they feel angry and disappointed with the existing service providers. The cost of switching will also hamper consumers to switch even if the consumer has a reference to another service provider thinks is better.

In line with its previous, the elaboration of research done at industry finance in New Zealand showed that the cost of switching has an important role in restraining consumers from switching to other service providers, although they had problems with the existing service providers (Colgate & Lang, 2001 in Clemes, Gan and Zhang, 2010).

In addition to dealing directly with consumers intentions to switch, some research looking at the role of switching cost in moderating the relationship between factors that affect consumers intentions to switch consumers to switch with the intention. On research conducted by Wong & Origination, 2009 showed that switching cost significantly memoderai the relationship between customer satisfaction and customer retention on the consumer internet banking users who are still early. At the time of switching cost rises then the positive relationship between customer satisfaction and customer retention will diminish (Lai, Liu & Lin, 2011).

Different circumstances presented by Zikiene & Bakanauskas (2009), based on the results of research conducted on a telecommunications company showed that the cost of switching is not berpernbaruh intention to shift from consumers loyal. Based on the results of the research they are doing more loyal consumers see an puasan them with your existing service provider compared to the benefits they would get if they switched.

**Price**

Price is the only element in the mix market that generate income and determine the profitability of the company.

Murad (2011) define the price into two narrow scope i.e. scope and breadth. In a narrow sense, understood as the amount of money charged to obtain a product or service. While it is widely understood as the price, the sum of all values that are exchanged for consumers to benefit from the use of products or services.

In a new study on the restaurant industry, and Han Ryu (2009) confirms the results of the study of Bolton and Lemon (1999) before and proved that the perception of the price becomes an important indicator of satisfaction, that directly or indirectly affect customer loyalty.

There are two tendencies associated with consumer perceptions about the price of the product, namely:
1. The first says that the perception of the customer considers the high price as a signal of good quality while low prices is a signal of quality.
2. The perception that both say that a low price is a good signal of the good value of money.

Consumers will have the intention to switch to another service provider as they are not satisfied with the value of money is there or when they feel that the price set unfair.
Consumers will switch to other product providers because they personally are not satisfied with the price paid. Dissatisfaction appears when consumers feel that it is not fair or or higher than alternative options that exist in the market.

On banking industry rates have implications to the transition of clients/consumers compared to the other service industries. In the banking industry which is found as prices are additional expenses, administration, biyabiaya interest rate of savings and credit. Clients tend to emphasize price justice (fairness of price) especially at any price increases. The price increase is considered unfair would encourage customers to switch to another service provider. In addition to the imposition of high costs will encourage consumers to switch to other service providers (Gerrard & Cunnigham, 2004; Colgate & Hedge, 2001; Clemes et al., 2007; in Clemes, Gan & Zhang, 2010). Even Almossawi 2001 (Clemes, Gan & Zhang, 2010) mengatakan that cost is one factor that is considered by the students in determining a bank that will be used.

**Bank Commitment**

Anderson and Weitz (1992), Jap and Ganesan (2000), define of the commitment as the desire of the parties involved to develop a stable relationship and the desire of doing a short-term sacrifice to preserve existing relationships while Morgan and Hunt (1994), Liang and Wang (2006), defined the commitment as a strong desire to continue a very valuable relationship between with retailers coupled with the consumer to maintain the relationship.

The research on the sense of commitment persisted in the context of bank commitment that defined by the customer Walter and Ritter (2000) as continuous desire of banks to develop and maintain relationships with its customers.

There is a positive relationship between a commitment between the partners with a variety of invalid constructs that form the relational value such as trust, cooperation, consequence, faithfulness counts for, communication and satisfaction. Relational commitment is a form of behavior that appear as the success of the interactions between partner.

Commitment is the exchange of trust in a relationship that goes with the others. It is important to get the maximum effort in maintaining a relationship. Committed partner are those who are willing to make sacrifices for the sake of short-term gains over the long term.

Based on the theory of organizational behavior, commitment is divided into two behavioral commitment and attitudinal commitment.

Behavioral commitment Behavioral Approach that focuses on the impact behavior and social change, looking for patterns of behavior change in considering decisions taken related to commitments.

Attitudinal commitment This approach focuses on conditions in the process of changing behavior, psychology, conditions and influence behaviors associated with Meyer & Allen Reasoning Action Theory.

Organizational commitment refers to the great interest of the organizations associated with consumers and businesses to keep the loyalty of consumers. The company's efforts in maintaining the loyalty of consumers conducted by way of adapting all the consumer needs, placing an intensive
communication, special treatment to consumers as well as providing complete information.

The attitude of the company is the result of the assumption that consumers can feel that they’re getting more value from existing relationships and ultimately undo the intention to choose another service provider in meeting their needs.

The sense of commitment is very important for the bank to ensure that consumers do not behave just as loyal consumers have no choice or alternative (inertia) or else simply because it is familiar.

Build the company’s commitment is also one way to respond to the needs of consumers and help consumers in a positive intention to the mengambangkan new products or existing products and reduce the negative information about the brand.

When consumers feel the added value of the company’s efforts in developing loyalty and to satisfy their needs, intention to consume to select another service provider as their needs locally abundant will be reduced. It can even happen while they are starting to build relations with competitors. The commitment of the company/organization influential negative against the inclination to abandon the existing service providers.

Figure 1: Conceptual Framework

Formulation of Hypothesis

H1: there is the influence of customer expertise against switching intention.
H2: there are influences word of mouth against switching intention.
H3: there are influences switching cost against switching intention.
H4: there are influences service quality against switching intention.
H5: there are influences price against switching intention.
H6: there are influences bank commitment against switching intention.
METHODS

Design Research

This research is quantitative in nature study. The methods used in this research is to test the hypothesis (hypotesist testing) which aims to test the extent to which non-variable varibel: customer expertise, word of mouth, switching cost, service quality, price and bank commitment researched affect variable switching intention. Before doing the test the hypotheses in advance done test the validity and reabilitas of the measuring instrument.

Variables and Measurement

In this study, the variable involved is (1) Customer expertise, (2) Word of mouth, (3) Service quality, (4) The switching cost, (5) Price, (6) The bank -- as the independent variable and switching intention as the dependent variable. Measurement scales used Likert scale (1) Strongly disagree, (2) Do not agree, (3) Neutral, (4) Agree, (5) Strongly agree.

Customer Expertise

Customer Expertise can be understood as the sum of all knowledge bank XXX about products offered by bank XXX along with its benefits.

These variables will be measured using an instrument that was adopted from Lai (2009) and consists of two items, namely:
1. I have a good knowledge of the banking industry.
2. I am quite experienced in the world of the banking industry.

Word of Mouth

Word of Mouth it is an informal communication occurs directly between the customer's bank XXX about regarding the ownership, use and characteristics of the product/service offered client XXX including about talking about employees of XXX.

These variables will be measured using an instrument that was adopted from Lai (2009) and consists of two items, namely:
1. People who are important to me will be giving my approval to make the switch.
2. People who care about me will give my approval for the switch.

Service Quality

Service Quality interpreted as a result of a thorough evaluation of bank XXX about the difference between their expectations and the actual performance of the services they receive from bank XXX.

These variables will be measured using an instrument that was adopted from Murad (2011). This Variable consists of three sub-variables i.e. (1) Quality learning outcomes, (2) Interaction quality and (3) Physical environment quality.
Switching Cost

Switching cost can be understood as all financial and non-financial sacrifice to be issued by the customer to the bank when switching XXX.

These variables will be measured using an instrument that was adopted from Murad (2011) and Clames, Gan & Zhang (2011). There are 4 items measurements adopted from Murad (2011).

Price

The price are all good 1997 financial values and must be exchanged for financial bank XXX to obtain and utilize the products or services offered by bank XXX.

These variables will be measured using an instrument that was adopted from Murad (2011) and Clames, Gan & Zhang (2010). There are 4 items measurements adopted from Clemes, Gan and Zhang (2010).

Bank Commitment

Bank commitment is the desire continuously from bank XXX, to develop and maintain relationships with its customers.

Bank commitment measured using the measuring instrument be adopted from Murad (2011). There are 4 items that were used in this study.

Switching Intention

Switching intention defined as the level of probability or certainty of bank XXX will switch/switch from bank to bank XXX.

These variables will be measured using an instrument that was adopted from Murad (2011) there are 6 items of measurement adopted of Murad (2011).

Samples and Data Collection

In this study researchers will use the primary data and secondary data. The primary Data were obtained by means of collecting directly from the respondent through the questionnaire data collection techniques. The questionnaire used is a closed questionnaire questionnaire in which researchers have provide an alternative answer to the respondent.

On this occasion the research will be done to the master’s degree students Trisakti Management which is the bank’s XXX. The Bank was chosen as the object of research with the consideration that XXX is the largest private bank in Indonesia in 2011 (Business Review Online 31 January 2012) with the level of consumer loyalty of 78.1% in 2009.

Sampling techniques in the study conducted by a non-probability sample withdrawal accidental sampling. Determination of the number of respondents based on formulations warpole.

At this time the research as much as 170 bank XXX which is also Trisakti student MM asked to fill out a questionnaire and collected as many as 154 questionnaires that can be used.
Testing Instruments

Questionnaire as a measurement tool in this research will be tested reliability and validity in advance.

Test reliability is a term used to indicate the extent to which an outcome research is relatively consistent when the measurement is repeated twice or more. Question form is said to be reliable if someone’s answer to the question is consistent over time. Same is the case with test validity, reabilitas test is performed using the internal consistency – cronbach alpha. A measuring instrument is said to be if it has a realible cronbach alpha is greater than 0.6.

A measuring instrument is declared valid/invalid if the question in a question form is able to reveal something that will be measured by the question form (Paul, Tull Albaum in Hermawan, 2003). Once the measuring approach (internal consistency) with the cronbach alpha was used to test the validity of the measuring instrument. Measuring instrument is declared invalid if the results of the calculation of corrected item-total correlation is greater than 0.2.

Data Analysis Method

The techniques of analysis to be used in this research is the multiple regression using SPSS statistical program. Regression analysis was used to test the hypotheses made by researchers.

Variable-free variable is said to be together – the same affect variable bound if significant numbers of Anova table below 0.05. The great influence of the free variables of the bound variables can be seen from the R Square on the regression calculation results.

While each free variable (partial) affect the coefficient table free if variables from the regression calculation result shows a number smaller than 0.05. Magnitude and direction of influence of each free variable is bound to the variable can be seen from the Beta on Coefisient Standardize the results of regression calculation.

RESULTS AND DISCUSSION

Results of Testing the Hypothesis 1 (H1)

H1 : customer expertise ➔ switching intention
Ho1 : customer expertise does not affect the switching of intention
Ha1 : customer expertise affect the switching intention

The number significant on the variable customer expertise of 0.069 greater than 0.05 therefore reject Ho1 failure occurred. The results showed that the expertise of the consumer does not affect the intention of switching consumers. The results of this research are not in line with the results of research made by Wen-Yi Lai (2009) on the travel agency industry but in line with the results of the research Pirc (2006) on industrial service & mobile phone.
Results of Testing the Hypothesis 2 (H2)

H2: word of mouth $\rightarrow$ switching intention

Ho2: word of mouth do not affect the switching of intention

Ha2: word of mouth effect on switching intention

Significant numbers of less than 0.021 ($\rho$) 0.05 therefore Ho2 successfully repelled so Ha2 is acceptable. The results showed that word of mouth affects consumers switching intentions. Coefficients Component beta by giving the sense that every 0.183 increment one unit on word of mouth which is negative (negative WOM) will increase the customer's intention to switch to other banking service providers amounted to 18.3% (ceteris paribus). The results of this research in line with the results of research performed by Dierkes, Bichler and Krishnan (2011) (in Kura et al., 2012) and by Kura et al. (2012) on the banking industry.

Results of Testing the Hypothesis 3 (H3)

H3 : switching cost $\rightarrow$ switching intention

Ho3 : switching cost does not affect the switching of intention

Ha3 : switching costs affect the switching intention

Number of significant 0.806 on the variable cost of switching is greater than 0.05 ($\rho$) therefore reject Ho1 failure occurred. The results showed that the cost of switching does not affect the intention of the customer to switch to other banks. The number of the standard beta coefficient of 0.021-showed that the greater the cost of consumer intent, then switch to switch will be getting smaller. Any increase in the cost of one unit will switch menurukan customer intentions to switch of 0.02%. The results of this research are not in line with the results of peneltian performed by Kim & Shin (2007) on the industry mobile number and probability (MNP) in the US while also not in line with the results of penelitain Lai (2009) conducted on industrial Bureau services.

Results of Testing the Hypothesis 4 (H4)

H4 : service quality $\rightarrow$ switching intention

Ho4 : service quality does not affect the switching of intention

Ha4 : service quality affects switching intention

Significant figures on service quality is equal to 0.032 smaller than 0.05 ($\rho$) therefore Ho2 successfully repelled so Ha2 is acceptable. The significant figures showed the influence of the quality of service with the intention of the customer to switch to another service providerswitching (intention). Beta coefficients of component-0.216 showed that every one unit increase in service quality will lower consumer switching intentions amounting to 21.6% (ceteris paribus).

The results of this research in line with the results of research conducted by Seed, Hussain & Riaz (2011) done on the industry mobile phone. The results of this research are also aligned with the results of research conducted by Murad (2011) on the banking industry and research results Lai (2009) in the industry different. This research concluded that the higher the quality of the service received by bank XXX then their intention to switch to another service provider is getting smaller.
Results of Testing the Hypothesis 5 (H5)

H5 : price → switching intention
Ho5 : price does not affect the switching of intention
Ha5 : price effect on switching intention

Significant digits in a variable price/price of 0.041 smaller than 0.05 (p) therefore Ho2 successfully repelled so Ha2 is acceptable. The significant figures show that there are influences the price of the client’s intention to switch to another provider (switching intention).

Coefficients Component beta of 0.187 showed that any price increase/price of one unit will increase consumer switching intentions of 18.7% (ceteris paribus).

The results of this research in line with the results of research conducted by Seed, Hussain & Riaz (2011) done on the industry mobile phone. But the results of this research are not with Murad research results (2011) conducted in the banking industry where the results of the research it does indicate that the price does not affect the consumer’s intention to switch. Based on the results of the study also revealed that this time is getting a fair price given by the bank for his client’s intention then to switch to the other banks will be getting smaller. Meanwhile, the higher the price to be paid by the customer, then the customer’s intention to switch to another bank will be even greater.

Results of Testing the Hypothesis 6 (H6)

H6 : bank commitment → switching intention
Ho6 : bank commitment does not affect the switching of intention
Ha6 : bank – effect on switching intention

Significant number of 0.839 on the variable cost of switching is greater than 0.05 (p) therefore reject Ho1 failure occurred.

The results show that the bank’s commitment does not affect the customer’s intention to switch to another bank. The results of this research are not in line with the results of penelitian previously done by Seed, Hussain & Riaz (2011) and Murad (2011).

Influence of Bank Commitment, WOM, Cost, Customer Switching Expertise, Price and Service quality against Switching Intention

Associated with the variables involved in research then revealed also that together-ama non-variable variable: a bank commitment, WOM, cost, customer switching expertise, price and service quality affects the variable bound: switching intention. Regression test results in table 1 on page the next significant numbers of 0.015 showed, less than 0.05 (p).

In addition to Table 1 show that the bank’s commitment, WOM, cost shifting, price, quality of services and consumer expertise influenced consumers’ intentions to switch is 10.1% (R² = 0.101). Based on the R² can be inferred that the influence of the variable variable non-existing customer switching intent is of low/small because 90% of Trisakti students switch intention bank XXX is influenced by factors other than the bank’s commitment, WOM, cost shifting, price, quality of services and expertise to the consumer.
Table 1: The Influence of Free Variables Together Against Switching Intention

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Dependent Variable</th>
<th>R²</th>
<th>F</th>
<th>Sig.</th>
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<tbody>
<tr>
<td>Customer Expertise</td>
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<td>WOM</td>
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<td>Service Quality</td>
<td>Switching Intention</td>
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<td>0.015</td>
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<td>Switching Cost</td>
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<td>Price</td>
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<td>Bank Commitment</td>
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CONCLUSION

1. The expertise bank XXX associated with the banking industry and bank XXX (customer expertise) not influence with XXX bank’s intention to move to another bank.
2. Word of mouth the positive effect of intention bank XXX to switch to another bank in spite of great influence smaller.
3. Service quality the negative effect of intention bank XXX.
4. The magnitude of the cost of switching does not affect the bank’s intention to move to XXX bank.
5. The high level of prices a positive effect to the intention of switching bank XXX.
6. The bank’s commitment towards its customers (XXX bank commitment) have no effect on the bank’s intention to move to XXX bank other
7. Altogether there are influence bank commitment, WOM, cost, customer switching expertise, price and service quality of the bank’s intentions to XXX to switch to other banks (switching intention) even if the big influence of these variables is very small.

REFERENCES


