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# Factors Affecting Customer Switching Resistance Among the Telecommunication Subscribers

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**Abstract:** The article examines relationship of switching cost, trust, perceived satisfaction, corporate image and length of relationship on customer switching resistant behavior. A conceptual model assuming relationship between the above mentioned independent and dependent variables was developed and tested on the subscribers of telecommunication industry in Bangladesh. Multiple regression analysis was employed to test the hypotheses. The results indicate that switching cost and length of relationship have a positive and significant influence on customers' switching resistance, while other factors such as trust, perceived satisfaction and corporate image are not as critical to the outcome.

**Key words:** Customer Switching Resistance · Switching Cost · Trust · Perceived Satisfaction · Corporate Image · Length of Relationship · Telecommunication Industry and Bangladesh

## INTRODUCTION

Creating loyal customer base is always a top priority for marketers in the service industries. The importance as such is perhaps due to the intertwined relationship between customer loyalty and profitability [1-3]. Despite the fact that retaining current customers carries utmost importance, it is not easy to do so [4]. Since customers are constantly being allured by attractive promotional activities by competitors, there lie a greater chance of possible switching to capitalize on opportunities and thus leading to a weaker relationship between customer and marketers [5, 6]. The intensified competition in the marketplace sheds light on retaining current customers to keep market share intact [7]. It is worthwhile to study why customers tend to be loyal or resistant to switch even though they experience service failure, or other pricing and convenience problems [4].

Among the many factors that influence customers to stay loyal or resistant to switch, customer satisfaction has by far received a great deal of focus in marketing science. As a key driver of buyer-seller relationship [10], satisfaction can direct customers to go for repeat purchase and also positive word-of -mouth communication [11]. This tendency to resist switching to different service providers is also explained by the switching cost, which consumers perceive to be an added investment of time, effort and money for shifting their patronage to a new organization [12]. Moreover, as corporate image plays an important role in the overall assessment of services being offered by different providers [13, 14], it has been suggested that image aspect of any organization actually influences purchasing decision by simplifying the decision criterion and by sticking to any one company [15]. Trust has also been identified as an antecedent of faithful behavior and also attributed to the avoidance of short term alternatives since customers positively value long-term relationship with current suppliers [16]. In the line of this discussion, buyer-seller relationship length is perhaps also worth mentioning as a contributing factor in the development of healthy and ongoing relationship as Swann and Gill [17] indicated, length of relationship time instils buoyancy in the evaluation of a service provider and its' offered services.

The telecommunication industry in Bangladesh is comprised of six major players one of which is a Government owned venture. Although companies are facing fierce competition, the market is largely controlled by the two multinationals. While rivalry between firms causing blessings to the subscribers in the form of price cuts and added service offerings [18], the same battle is

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not allowing relatively smaller companies to gain a strong foothold. Subscribers show preferences in sticking to the existing service providers, thereby making it difficult for others to penetrate the market. While such loyalty or unwillingness to switch may indicate a great deal of success from the dominant company perspective, it is also important to apprehend that switching resistance is influenced by different other factors and these factors if not present, can also invite changes in the consumer preferences. The importance of retaining current subscribers for the dominant companies is perhaps as important as it is to the challengers or followers to drive new customers away from their counterparts. Despite the extensive research works in this field, little has been done on the competitive Bangladeshi telecommunication industry. Therefore, the objective of this study is to analyze a theoretical model in which switching cost, trust, perceived satisfaction, length of relationship and corporate image are proposed as antecedents of customer switching resistance (CSR). Findings from the study will help marketers equip with knowledge needed to retain customers by not allowing them to switch for the ultimate success and profitability.

## Conceptual Framework and Hypotheses

**Customer Switching Resistance:** The intertwined relationship between switching resistance or loyalty and profitability has received a considerable attention in the service industries [2, 3]. This tendency to avoid switching behavior is a consistent and committed effort of re-buying a specific product or service in spite of strong situational and marketing influences that motivate people to switch [19, 20]. Much of the initial research although emphasized on the behavioral aspect of such tendency measured in terms of sequence and probability of purchase [21-23], Day [24] added the psychological dimension in it and suggested there in fact more to know about consumer psychological insight or attitude than just about studying repeated purchasing behavior. Jacob [25], in fact incorporated both the psychological and attitudinal component in the loyalty definition and today's researchers in fact in their assessment of this switching resistance behavior includes both attitudinal and behavioral measure [26]. Attitudinal loyalty expressed as brand preferences which is formed through positively held beliefs, feelings and intentions and influence repurchase of same brand over time [24, 28, 28] and careful evaluation of brands and attributes [29]. In the sequential brand loyalty theory by Oliver [19], the whole process had been viewed from three different stages- the cognition-affect-connation pattern. Consumers first form liking on the basis of brand information [cognition] and then develop a positive attitude toward it (affect) and finally forms a positive good intention (connation) to buy. He further added that this good intention does not always result in action and even if it does, measuring action loyalty is difficult and therefore, relying on the intentional aspect is more feasible. Switching resistant customers can help service providers offer better value because of their continued and profitable relationship with them [30]. Customers also get benefitted being loyal since future purchases save time, effort and also eliminate the need for learning about a new product or services [31]. The importance of studying customer resistance to switching behaviour thus invites close attention since loyal customers generate more revenues, require less time and attention, become less price sensitive and communicate positive word-of-mouth information [32]. The conceptual framework for this study is shown in Figure 1.

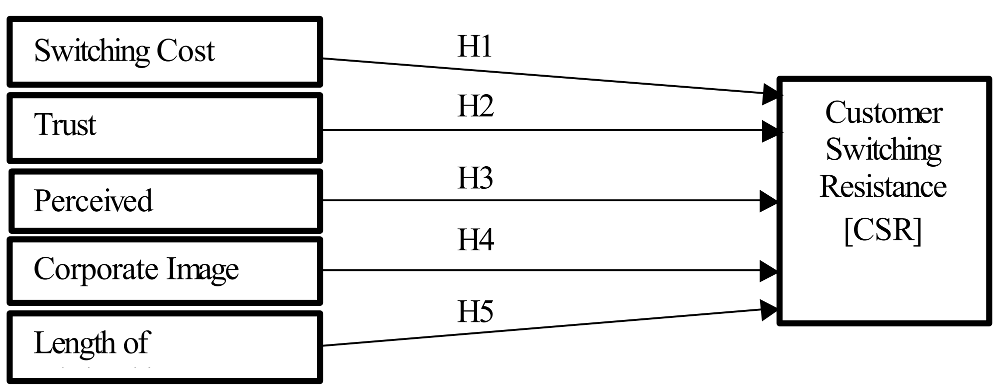


Fig. 1: Conceptual Framework

**Switching Cost:** In this competitive environment, consumers are always in search of better alternatives to satisfy their need better. However, terminating an ongoing business relationship for the sake of trying something new is expensive. As for example, subscribing to a cell phone line with another service provider may involve in more charges per minute. According to Yanamandram and White [33], such perception of added cost associated with switching to a different service provider is described as switching cost which discourages consumers to respond to competitive offers. In a situation like this, although customers do not feel a strong tie with their service provider, they continue to remain loyal just to avoid the risk associated with exploring new opportunities [34]. It is important to bear in mind however, this added costs are not only confined to the monetary aspect, rather extends the concept in to the psychological domain such as tension and risk involved with the new purchase. Moreover, additional time, effort and other physiological effort needed to successfully complete a new transaction are also included in the switching cost [35]. As establishing new relationship will cause added investment, customers tend to stay loyal to save on added cost [12, 36]. The effect of switching cost as a moderating variable was significant among the cell phone users in France [7] and its role as an antecedent of customer loyalty is later confirmed by other studies [e.g. 37, 38]. Based on previous studies and evidence of relationship found in the similar industry setting, our hypothesis is:

H1: Switching cost is positively related to customer switching resistance.

**Trust:** The belief that other party will cause a positive outcome through it's action is the very essence of trust and that emphasizes on the fact that in order to grow trust, service/product quality has to be of superior quality [38, 39]. Trust is formed on the basis of calculation regarding benefits and costs associated with an ongoing relationship and the expectation that such behavior will be consistent in the future [38, 40]. It is about having confidence in the ability of a service providers potential in consistently producing positive outcome (reliability) and refraining from activities that may cause damage (benevolence) to the customers [16, 41]. During critical incidents (intangible, difficult to evaluate, complex and technical), trust is assumed to have a direct effect on consumer switching resistant behavior [4, 41-43]. Confronted with uncertainty, customers will only respond if he or she believes that the service provider is able and willing to solve problems in their favor [16, 44] and if required, will ask for compensation or recovery and hence will be reluctant to go for switching mode [4]. Trust instills confidence in consumers' mind and assure future positive outcome from service providers [16, 45]. Past studies also confirm direct relationship between trust and switching resistant behaviour [e.g. 4, 38]. We therefore hypothesize:

H2: Trust is positively related to customer switching resistance.

**Perceived Satisfaction:** Satisfaction is described as difference between the customers’ pre purchase expected performance and post purchase actual performance and the cost incurred thereby [46, 47]. That is to say, satisfaction or dissatisfaction results on the basis of differences between expected and actual performance and cost associated with the transaction. Researchers have classified satisfaction into two different types: transaction-specific and general overall. While the transaction- specific satisfaction is determined by the assessment made after the purchase takes place [46, 48], the overall satisfaction in fact is measured on the basis of all encounters and experiences and otherwise labeled as function of all transaction specific satisfactions [49]. Research supports perceived satisfaction as an important determinant of customer loyalty or switching resistance [50]. Strong correlation between satisfaction and switching resistant behavior was hypothesized in numerous studies in the past [51, 52] and evidence suggests that satisfaction leads to high customer loyalty [e.g. 53-56]. It was further concluded that overall or cumulative satisfaction can keep customers loyal and prevent them from trying new services [57]. Since satisfactions positively affect switching resistant behavior [e.g. 58-60] and assuming such relationship is consistent even with the subscribers of telecommunication industry, we propose the following hypothesis:

H3: Perceived satisfaction is positively related to customer switching resistance.

**Corporate Image:** Physical and behavioral attributes communicated through business name, architecture, product/services variety and quality that leaves an overall impression on the mind of consumers is labeled as corporate image [61-63] and according to Johnson *et al*., [64], corporate image influences behavioral intention like customer loyalty. As services are largely intangible, consumers perceive service procurement risky and uncertain and therefore lacks at confidence in their attempt to make a decision. It is then when they rely on tangible, corporate features and signs to infer quality [61]. Corporate image is one of the many signs that finally provide assurance and thereby increasing the possibility of making a careful choice [14]. Consumers forms pictures in their mind on the basis of ideas, feelings and consumption experiences related to a company and later transform those pictures in to a mental image that make up the notion of reputation or image [65], which basically results from such evaluation process [38]. Corporate image and it's role as a criteria in evaluating a service or company was in focus of many studies in the past [13, 14, 66] and this is especially the case when service attributes are difficult to measure [67]. Positive corporate image contributes to the successful continuous relationship as decision making rules become simple [68]. Both direct [62, 69] and indirect [70, 71] effect of corporate image on customer loyalty has been found significant. The study on the telecommunication, retailing and education industry [62] and on Danish postal services customers [72] also revealed such consistency. Based on these review we therefore propose:

H4: Corporate image is positively related to customer switching resistance.

**Length of Relationship:** Consumers' familiarity and confidence with product or service offerings from a specific service provider increases, as the relationship between them go into depth and that ultimately refrain customers from switching. Such tendency may be because of the unwillingness to incur additional expenses for establishing new relationship, close affinity or due to the offering of financial or other incentives by the service provider [73]. Customers become more sensitive about additional cost or investment for making a new decision as the relationship with the existing provider grows over time [37] and that, in turn make them more efficient in evaluating service performance of different companies involved. The building of trust and confidence in certain brands comes in exchange of investment (time, effort, money) and such investment act as switching cost in situations where customers try to change their patronage to another company [74]. Enduring relationship between service providers and customers fosters better understanding of current product or services they are using and also equip them with information on competitive offerings [75]. Although this may vary from customer to customer, it is quite expected that learning takes place with regular and recurring purchase of a specific product category [73]. Prolonged relationship boosts confidence among customers in their expectation of receiving the best form the service provider [76]. Long term relationship provides customer the opportunity of knowing their service provider from close, bringing down the stress level associated with current purchase and thereby staying with the old friend since perceived switching cost puts their interest at stake [37, 77]. Long lasting relationship influences buying more of current services, encourage using complimentary services and make people reluctant to switch [78]. According to Dick and Basu [35], although this relationship between high switching cost and loyalty is falsely assumed, evidence suggests creating and imposing switching cost is an effective possible customer retention strategies [79]. Our hypothesis therefore:

H5: Length of relationship is positively related to customer switching resistance.

## Methodology

**Scale:** Multiple items measurement scale was employed in measuring all the constructs. Five point Likert response format representing "1" as "strongly disagree" and "5" as "strongly agree" were used as anchors. The measurement items were adapted from Burnham *et al*., [74]; Jones *et al*., [37]; Lasser *et al*., [80]; Chaudhuri and Holbrook [81]; Pritchard *et al*., [82]; Oliver [52]; Sirdeshmukh *et al*., [45]; Bayol *et al*., [83] and Heide and Miner [84].

**Sample:** A total of 100 cell phone subscribers were sampled from three different private universities in Dhaka, Bangladesh. Students of these universities were assumed to be similar in terms of socio-economic profile and selection was based on the judgment by the experts. The sample frame contained respondents from different cell phone companies and which is also analogous to the ratio of the market share each company holds. Sample data reveals similar demographic characteristics of cell phone users in Dhaka. Out of the total, 63 and 37 percent of the sample is male and female respectively. Average age is 25 years and mean monthly cell phone bill is 1500 BD Taka. Respondents voluntarily participated in the survey and no credit was offered for their contribution. Convenience sampling technique was used and the study was restricted to one of the major cities (Dhaka) in Bangladesh. Both primary and secondary data were in use and the sources for secondary data were mainly journals and Government statistical report.

**Analysis and Results:** Demographic information on gender, age and monthly cell phone expenditure were explained through frequency analysis. Among the respondents, 8% are below 18 years of age, 55% is in the age range of 18-25, 23% in the age range of 26-35, 7% in the age range of 36-50 and 7% in the age range above 50. 63% of the population is male while 37% is female. The average monthly income for 34% of the population is below Tk 5000, while 15% earns Tk 5,000 – 10,000, 16% earns Tk 10,001-20,000, 8% earns Tk 20,001 – 30,000, 4% earns Tk 30,001 – 40,000, 9% earns Tk 40,001 – 50, 000 and 14% earns more than Tk 50,000 monthly. Bangladeshi currency -"Taka" has been used as unit of measuring income levels. The majority, 62%, of the population is in the college/bachelor level of education, while 13% is in high school and 25% above bachelor level. 62% of the population are users of Grameenphone, 19% uses Warid, 9% uses Banglalink, 5% uses Robi and Citycell.

Measurement items were submitted to check for the reliability using the inter-item consistency measure of Cronbach's alpha according to the suggestion of Nunnaly [85]. Results of the analysis are depicted in Table 1. Reliability coefficients of all the constructs are either equal to or above the thresh hold level recommended by Nunnaly. These outcomes confirm the validity and reliability of the measurement scales and therefore fulfill the criteria of acceptable measurement qualities.

Descriptive analysis of variables shows relevance of the construct under consideration. The mean value of customer switching resistance (M=3.3550; SD=.96215) is indicating that such resistant behaviour is present among the customers and switching cost (M=3.6380; SD=.77574)on the other hand also reflects customer intention of considering added cost factor in changing their preference for the services they use and it is quite important for most customers. From the information in Table 2 it seems that, all variables under consideration generated mean values which is consistent with our assumption or in other words- justifies the inclusion as important factors for the purpose of the current study.

Table 1: Summary of reliability analysis

| Variables | No. of Items | Number Deleted | Cronbach's Alpha |
|---|---|---|---|
| Customer Switching Resistance | 3 | 0 | .772 |
| Switching Cost | 7 | 0 | .797 |
| Trust | 8 | 0 | .901 |
| Perceived Satisfaction | 8 | 0 | .918 |
| Corporate Image | 5 | 0 | .867 |
| Length of Relationship | 4 | 0 | .614 |

Table 2: Summary of Descriptive Statistics [n=100]

| Variables | Mean | Standard Deviation |
|---|---|---|
| Customer Switching Resistance | 3.35 | .962 |
| Switching Cost | 3.63 | .775 |
| Trust | 3.63 | .832 |
| Perceived Satisfaction | 3.61 | .866 |
| Corporate Image | 3.27 | .949 |
| Length of Relationship | 3.56 | .767 |

Measurement of association further reveals the degree of correlation between the independent (switching cost, trust, corporate image, satisfaction, length of relationship)and dependent (switching resistance) variables. The bivariate correlation practice was subject to a two tailed statistical significance at p<.01. All data collected from the survey were analysed through correlation analysis and results are shown in Table 3. Customer switching resistance is positively correlated to switching cost (r=.641, p<.01]; trust (r=.549, p<.01); perceived satisfaction (r=.617, p<.01); corporate image (r=.489, p<.01) as well as length of relationship (r=.586, p<.01).

Table 3: Summary of Correlation

| Variables | Switching Cost | Trust | Perceived Satisfaction | Corporate Image | Relationship Length |
|---|---|---|---|---|---|
| CSR | .641 | .549 | .617 | .489 | .586 |
| Switching Cost | - | .760 | .771 | .522 | .554 |
| Trust | - | - | .808 | .529 | .483 |
| Perceived Satisfaction | - | - | - | .459 | .548 |
| Corporate Image | - | - | - | - | .725 |

Table 4: Summary of Regression Analysis

| Variables | Standard Beta | Significance |
|---|---|---|
| Switching Cost | 0.314 | 0.014 |
| Trust | 0.027 | 0.846 |
| Perceived satisfaction | 0.231 | 0.102 |
| Corporate Image | 0.035 | 0.758 |
| Length of Relationship | 0.273 | 0.019 |
| R Square: 0.507 | | |
| Adjusted R Square: 0.48 | | |
| F value: 19.30 | | |
| Sig.: 0.00 | | |
| Durbin Watson: 2.09 | | |

To investigate the relationship between the dependent and all independent variables under consideration, we performed multiple regression analysis. A significance level of 5% or .05 was set as the basis for accepting or rejecting hypotheses. Table 4 shows summary of regression analysis; the coefficient of R square is .507 indicating that five independent variables explain 50.7% of the variance in dependent variable (customer switching resistance). Durbin Watson of 2.095 indicates that there is no auto correlation problem (standard correlation value 1.5 - 2.5). No multi-collinearity problems were detected as tolerance level are all greater than 0.1 and Variation Inflation Factors (VIF) are all lesser than 10.

## Discussions and Managerial Implications

**Discussion:** We looked into the literature of past studies and on the basis of the review, designed a frame work consisting customer switching resistance as dependent variable and switching cost, trust, perceived satisfaction, corporate image and length of relationship as independent variables. Our analysis provides an insight into the relationship of the above mentioned variables in context of the telecommunication industry of Bangladesh.

As Table 4 indicates, H1 is supported (H1: $\beta$=.314, p<.05) indicating switching cost is positively related to CSR and is consistent with previous studies [37, 38, 12, 36]. This again confirms the fact that consumers perceives switching cost as an added investment which they are not willing to incur to try out something new [33] and findings as such is also very much in line with the cell phone subscribers of Dhaka city in Bangladesh. H2 (trust), H3 (perceived satisfaction), H4 (corporate image) were not supported.

Despite the vast evidence of strong positive relationship between trust and switching resistant behaviour in the past literature, our study could not find any support (H2: $\beta$=-.027, p<.05). Inconsistency found in the relationship between perceived satisfaction and switching resistance could be interpreted as non applicability of such notion in the telecommunication industry of Bangladesh. There seem to have an affect but simply that the relationship is not significant (H3: $\beta$=.231, p<.05) and quite similar to the findings of Lam *et al*., [11]. Corporate image on the other hand although thought to predict switching resistant behaviour among the cell phone subscribers, its effect was not found significant (H4: $\beta$= .035, p<.05). Perhaps the findings can be explained in light of the situation prevails in the Bangladeshi cell phone industry. As in many developing countries, consumers' choices of buying a product or service is heavily influenced by the financial aspect, the effect of corporate image on repeat purchase behaviour seems to be non-working in our given situation. Length of relationship and its influence on switching resistance has one more time been confirmed by our study (H5: $\beta$=.273, p<.05). We found significant relationship between them and this again is very consistent with length of relationship and switching concept described by Verhoef *et al*., [86] and Gwinner *et al*., [76].

**Managerial Implications:** Subscribers in the telecommunication industry of Bangladesh have been found to be very sensitive about additional cost associated with switching to new service providers. Possible explanation for this is therefore, lower switching cost might motivate these groups of people to try out services of different available service providers. The role of switching cost in our given situation demands further analysis because our study failed to support the hypothesis that peoples' reluctance to switch is also based on satisfaction, trust and corporate image with the current service provider. This in fact clarifies that although subscribers are not really very happy, they would like to continue the ongoing relationship because switching would cost them money. That is definitely good news for the companies having small market share since their attempt to lower switching cost might attract potential subscribers to shift their patronage. It is therefore time for big players in the market to give thought about retaining customers. Switching cost may discourage people to look for new options on a short term but it is imperative to apprehend that any attempt to reduce additional cost of switching by the new entrants or weaker counterparts would bring disaster. For the lion shareholder, satisfaction should be ensured through enhancing corporate image and developing trust which ultimately will make customers truly loyal. It is also very visible from our study that in a highly competitive market, where companies are equal in terms of service offerings and efficiency, switching cost will play a role in shaping consumers' choice. Creating and imposing switching cost could therefore be a possible customer retention strategy.

It seems that relationship length also guided people to stick to their existing options. As discussed in the literature, relation developed over time builds trust and confidence and that actually keep customers loyal. The insignificant relationship between trust, satisfaction, corporate image and CSR in our study is not perhaps a reflection of that fact. If relationship length predicts switching resistance without fostering trust, generating satisfaction and enhancing corporate image, then it is perhaps wise to assume that such relationship is simply based on time factor without producing other relevant corresponding benefits that may result with the progression of time. It could be that because of switching cost, customers are showing resistance which actually forcing them to buy again and again over time. Ideally, people would like to stay long with a company when all factors responsible for the overall satisfaction is positive and significant. It seems switching cost here is the strongest predictor in the sense that, subscribers might terminate a long established relationship when other providers will eliminate added cost of switching. Market leaders should note that switching cost alone will not guarantee success in the long term, side by side they should also strive hard to develop trust and image and generate satisfaction if they want their customers to be truly loyal over a longer period of time.

**Limitations and Future Research:** The investigation in our research relied on Dhaka student population. Therefore, the findings cannot be generalized across other areas and group of people in Bangladesh. It would be interesting to see whether same findings come out if same research activity carries out elsewhere. Since survey was conducted on a limited number of people, it might fail to capture actual scenarios regarding switching tendency and underlying reasons. A larger sample size in the future research is recommended for the validation of our findings. Statistical inferences in the current study may not be accurate as non probability sampling method was employed. A more careful selection of sample based on probability sampling method should be in the top priority in case of similar study in the future.

Our identified independent variables only explained half of the total variation caused by them in customer switching resistant behavior. Other variables that may contribute to the development of switching resistance were not in focus of this study. Inclusion of additional independent variables in the framework could provide far better insight in to the research problem in hand and help us better understand the consumer psyche. Moreover consumer switching tendency is common across many industries and that sheds light on the urgency of extending the focus to other areas of services and products as well.

## CONCLUSION

The research was designed to investigate the effect of identified factors on customer switching resistant behavior as discussed in the literature review section and the study was confined to the subscribers of telecommunication companies in Dhaka, Bangladesh. The findings are in line with the research outcome of various past investigation which reveals, switching cost and relationship length act as a barrier for customers to switch. This gives us a better understanding of why service providers are still able to retain customers despite creating trust, enhancing corporate image and generating satisfaction. Studies as such not only explain the psyche of cell phone subscribers rather, expands the horizon by emphasizing on the urgency of apprehending consumer behavior of other sectors as well. The two identified variables and their significant relationship with loyalty should not be interpreted as a mechanism for maximizing profit as this may lead to a future failure if solely practiced without putting any effort on improving customer satisfaction, enhancing corporate image and developing trust. Therefore, findings of this study is expected to contribute to the enhanced understanding of consumer switching resistant behavior and form a guideline for respective researchers and marketers to better formulate marketing strategies to win customers.

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