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Switching Behaviour of Customers in Retail Banking

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Abstract:* *Banks in India are confidently competing with modern banks of the world Increased competition and greater choice have forced many banks to adapt their business models to serve these changing needs. Retail Banking has always been an integral part of the Banking activities world over, but it is only in the recent past that it has gathered special momentum. The concept of Retail Banking is not new to banks. It is only now that it is being viewed as an attractive market segment, which offers opportunities of growth with profits. The diversified portfolio characteristic of Retail Banking gives better comfort and spreads the essence of Retail banking lies in individual customers. This paper highlights the switching behaviour of customers in retail banking.

Keywords:* *Customer, Private Sector Bank, Public Sector Bank, Retail Banking, and Switching Behaviour.

I. INTRODUCTION

Indian banking is the lifeline of the nation and its people. Banking has helped in developing the vital sectors of the economy. Today, Indian banks can confidently compete with modern banks of the world Increased competition and greater choice have forced many banks to adapt their business models to serve these changing needs. Some of these models are based on low-cost competition, some on high-touch service and others on accessibility. Large, full-service banks need to defend market share against new entrants and those offer greater specialization, while retaining the ability to meet a wide range of needs and sustain profitability. Improving customer satisfaction, and hereby retention rates, can come a variety of activities available to the firm. The existing evidence suggests that major gains in customer satisfaction are likely to come from improvement in service quality, service features, and customer complaint handling.

Switching behaviour refers to the decision customer makes to stop purchasing particular services or patronizing the service firm completely. Switching behaviour in services indicates that defection involves a gradual dissolution of relationship which is due to multiple problems encountered over time. While it is acknowledged that a severe critical incident can convince a customer to exit immediately. In retail banking, the switching process is particularly complex.

II. NEED FOR THE STUDY

Customer switching management is a phrase that applies for expressing the loss of customer due to the various reasons. To be more accurate, customer switching management means detecting customers that are on the threshold of leaving use of organization services and using the services of rivals. Customer retention is one of the critical aspects of routine aspects of marketing. Especially when customers of a business reach to their maximum, finding and keeping new customers significantly become difficult and costly. At such point of lifecycle of a business, priority is more on customer retention with old value and prevention of their switching (Bin et al., 2007; Wang et al., 2009).

Keeping the old customers, especially in service markets such as the banking that unlike the goods doesn't have one-time sale, except the costs of customer attraction, bring the opportunity value to bank which means that the suppliers are able to giving extra and new services to the customer during the keeping period and earning more income. For this reason loss of the existing customer not only results in decrease of the income and imposing new customer attraction to institution but also results in losing potential incomes. The first step in gaining economic advantages is making a model for retention and prevention of losing customers in relationships with customers. Hence many businesses, identifying the main reasons of losing a customer and even probable identification of appearance of this phenomenon prior to its occurrence is so valuable.

Minimization of customer churn is a priority for most banks. Personal retail banking is a typical subscription market characterized by customers not regularly switching among reparative of brands (unlike fast moving goods), and giving most of their banking business to one or two suppliers for long periods of time. Hence, the present study focuses on the switching behaviour among the customers in retail banking.

III. Review of Literature

Cruz et al. (2010) suggested that banks have exceptionally large potential to offer mobile banking services to people living in remote villages where computers connected to the Internet are few. Ernst and Young (2010) in their research pointed out that the financial crisis has caused customers to change their attitudes towards their banks. Michael D. Clemes, et al. (2010) made a study on the customers' switching behaviour in the Chinese retail banking industry. Their research findings reveal that price, reputation, service quality, effective advertising, involuntary switching, distance, and switching costs impact on customers' bank switching behaviour. The findings also reveal that the young and high-income groups are more likely to switch banks. Dasgupta, et al. (2011) observed that the emergence of mobile banking may give banks a favorable commercial opportunity to provide services to rural people who are unable to access the Internet. Gabriella Gall and Fredrik Olsson (2012) carried out a study and pointed out that due to the increased number of niched retail banks in Sweden, the competition for the customers has become severe. Ojan Karimii, et al. (2012) made a research on effective factors on customer switching. It is carried out on the customers of Tejarat Bank in Tehran that using the sampling method 220 customers are chose as sample. The results show that customer satisfaction, and customer trust has negative relationship with switching behavior, and service failure has direct relationship with customers switching behavior. Chian-Son Yu (2014) in empirical study stated that relative attitude and relative subjective norm positively motivated respondents to switch from Internet to mobile banking while relative perceived behavior control deterred respondents from transitioning. Dhakshayani Kumar, R. (2014), in her study examines the gainful effects of the use of knowledge management and also gives a critical analysis of the impact of consumer switching behaviour in retail banking industry of India. Many more people switching internally for type of accounts with facilitation and some kind of people switching external from one bank to another bank. Consumers’ intention to stay loyal or to switch banks is a result of multiple factors. Srinivasa Rao, R. (2014) in his study stated that retail banking is being considered as one of the most innovative financial services provided by the various commercial Public Sector Banks, private sector and foreign banks.

IV. Objective of the Study

The specified objectives of the present study are –

1. To identify the important determinants of customer exit from the previous bank;
2. To analyze the switching intentions of customers and to know about their future switching.

V. Methodology

Both primary and secondary data have been used for the study. The present study focuses on the customers in public, private and new private sector banks. Hence, 15 banks from each category in Madurai District will be identified for the present study. 10 customers from each bank are arbitrarily assigned according to the official’s readiness to disclose the customer’s address and also accessibility. Thus, the total number of customers selected for the study will be 450 customers. The response rate on the questionnaire among the customers in public, private, and new private sector banks may be 80 per cent in normal.

Hence the final sample size included for the present study will be 360 customers from public, private, and new private sector banks.

VI. Analysis of Switching Behaviour of Customers

The switching behaviour is also termed as defection or customer exit. It refers to the decision a customer makes to stop purchasing particular services or patronizing the service firm completely. The antecedents of switching behaviour and the customers exit are several. It is related to service quality and satisfaction. The following are the five major causal factors for customer exit.

- Core Service failures: Incidents due to mistakes or other technical problems in the service
- Service Encounter failures: Problems due to the interaction between the service employee and customers
- Service Recovery Failures: Problems arising due to the failure of the service firm to resolve previous complaints or problems.
- Inconvenience: Incidents where the customer felt inconvenienced by aspects of the service for example waiting in queues or operating hours
- Pricing: Problems associated with fees, charges, forces and price deals associated with the service.

In this section an attempt is made to analyze the switching behaviour of customers in retail banking. For the purpose of the study, the customers can be classified on the basis of sector-wise, viz. public sector banks, private sector banks, and new private sector banks.

A. Determinants of the Customers Exit

The determinants of customers exit in Retail Banking are identified from various reviews. The identified determinants are – inaccessibility, poor in correction, inflexibility among the employees, mistakes, lack of professionalism, rude, waiting time for service, non competitive borrowing rate, unfair fees and charges, lack of information, unfair levy charges, non competitive interest on savings, no financial advice, denied service, un-knowledgeable employees, employees unwillingness to help, less range of banking services, refusal of overdraft facilities, location of the bank, unsatisfactory problem solved, and poor response on complaint.

The customers are asked to rate the above said 21 determinants at five point scale namely strongly agree, agree, moderate, disagree and strongly disagree. The mainly assigned scores are 5, 4, 3, 2 and 1 respectively.

The mean score of each determinant are calculated to exhibit the importance of determinants of customer exit. The one way analysis of variance have been executed to analyze the significant difference among the customers in three group of banks regarding their perception on the determinants of customer exit. The results are shown in Table 1.

TABLE I Mean Score of various Determinants of Customer Exit from Previous Bank

Determinants	Mean Score among Customers			F Statistics
	Public Sector Banks	Private Sector Banks	New Private Sector Banks	
Inaccessibility	3.9184	2.8102	2.3143	5.1144*
Poor in Correction	3.8086	3.1143	3.2676	2.0891
Inflexibility among the Employees	3.7914	2.5054	2.8617	3.6309*
Mistakes	3.6808	2.7085	2.5789	3.1416*
Lack of Professionalism	3.9193	2.7642	2.4011	3.8084*
Rude	4.0144	3.6846	3.1144	2.9196
Waiting Time for Service	3.4563	3.5083	2.8986	1.3362
Borrowing Rate	2.5711	3.6173	3.8182	3.0689*
Fees and Charges	2.4403	2.9707	3.4019	3.0114*
Lack of Information	3.8616	3.0243	3.2127	0.9697
Unfair Levy Charges	2.6043	3.4541	3.6164	3.0443*

Non Competing Interest on Savings	3.7708	3.0946	3.2146	0.8184
No Financial Advice	3.8081	2.9142	2.4567	3.4962*
Denied Service	2.9634	3.2667	2.3089	2.7084
Unknowledgable Employees	2.8108	3.3144	2.1141	3.2146*
Employees Unwillingness to help	3.8087	2.5337	2.4647	3.3907*
Less Range of Banking Services	2.3034	3.8683	3.4089	4.1126*
Refusal of Overdraft Facilities	3.4241	3.2109	3.1144	0.5081
Location of the Bank	3.1143	2.5696	2.8984	0.9173
Unsatisfactory Problem Solved	3.7808	2.9913	2.5663	3.1339*
Poor Response on complaint	3.8089	2.5037	204414	3.2096*

* Significant at 5 per cent level.

It is observed from the Table I that the important determinants of customers exit among the customer in public sector banks are – rude, lack of professionalism, Inaccessibility, and poor response on complaint since the respective mean scores are 4.0144, 3.9193, 3.9184 and 3.8089 respectively. Among the customers in private sector banks, these important determinants are less range of banking services, non competitive borrowing rate and rude since its measures are 3.8683, 3.6873 and 3.6846 respectively. The important determinants of customers exit in new private sector banks are non competitive borrowing rate, unfair levy charges and less range of banking services since its mean scores are 3.8182, 3.4089 and 3.4019 respectively.

Regarding the perception on the determinants of customer exit the significant difference among the customers in these group of banks is identified in the case of inaccessibility, inflexibility among the employees, mistakes, lack of professionalism, non competitive borrowing rate, unfair fees and charges, unfair levy charges, no financial advice, unknowledgable employees, employees willingness to help lesser range of banking services, unsatisfactory problem solved and poor response on complaint since the respective 'F' statistics are significant at five per cent level.

1. *Important determinants of Customers Exit from Previous Bank:*

The important determinants of customer exit from previous bank are analyzed with the help of factor analysis. The score of 21 determinants of customers exit have been included for the analysis. Initially, the validity of data for factor analysis has been examined with the help of Keiser-Mayer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity. The KMO measure of 0.7341 and the Zero per cent significance level of the chi-square test satisfy the validity of data for factor analysis. The factor analysis result in five important determinants of customer exit namely Service encounter failure, Service recovery failure, Core service failure, Pricing, and Inconvenience. The factor loading reliability coefficient, Eigen value and per cent of variation explained by this factor is presented in Table II.

TABLE II Important Determinants of Customer Exit from Previous Bank

Factor	Determinants	Factor Loading	Reliability coefficient	Eigen Value	% of Variation explained
Service Encounter Failure (SEF)	Lack of Professionalism	0.9208	0.7284	3.8143	24.11
	Rude	0.8184			
	Employees Unwillingness to help	0.7639			
	Unknowledgeable Employees	0.6204			
	No financial Advice	0.5866			
	Inaccessibility	0.5244			
Service Recovery Failure (SRF)	Poor Response in Complaint	0.8911	0.8439	3.0708	18.62
	Unsatisfactory Problem solved	0.7806			
	Poor in Correction	0.7732			
Core Service Failure (CSF)	Range of Banking Service	0.9143	0.7609	2.9114	18.04
	Refused Overdraft	0.8082			
	Mistakes	0.7961			
	Lack of Information	0.7343			
	Denied Service	0.6221			
Pricing (PP)	Non-competitive Borrowing Rate	0.9072	0.7811	2.4564	12.55
	Non-competitive Fees and	0.8441			

	Charges				
	Unpaid Levy of Charges	0.7962			
	Non-competitive Rate on Savings	0.6334			
Inconvenience (IC)	Waiting Time for Service	0.8919	0.7403	1.8241	10.23
	Location of the Bank	0.7084			
	Inflexibility among Employees	0.6556			
KMO Measures of Sampling adequacy : 0.7341			Bartlett's Test of Sphericity Chi Square: 89.86*		

* Significant at 5 per cent level.

It is noted from the Table II that the most important factor leading to customer exit from previous bank is service encounter failure. It consists of six determinants with the reliability coefficient of 0.7284. The Eigen value and the per cent of variation explained by the factor are 3.8143 and 24.11 per cent respectively. The second important factor is 'Service Recovery Failure'. It consists of three determinants with the reliability coefficient of 0.8439. The Eigen value and the per cent of variation explained by this factor are 3.0708 and 18.62 per cent respectively.

The third and the fourth important factor narrated by the factor analysis are core service failure and pricing. The Core service failure consists of five determinants with the reliability coefficient of 0.7609. The Eigen value and the per cent of variation explained by this factor is 2.9114 and 18.04 respectively. The fourth factor Pricing consists of four determinants with the reliability coefficient of 0.7811. The Eigen value and the per cent of variation explained by this factor is 2.4564 and 12.55 respectively. The fifth important factor narrated by the factor analysis is inconvenience. It consists of three determinants with the reliability coefficient of 0.7403. The Eigen value and the per cent of variation explained are 1.8241 and 10.23 per cent respectively.

2. *Association between Profile of Customers and Perception on Determinants of Customer Exit*:

The profile of the customers may have its own role in the perception on various important determinants of customers' exits from previous bank. In order to find out the association between the Profile of Customers and their Perception on Service Encounter Failure, Service Recovery Failure, Core Service Failure, Pricing, and Inconvenience, the one way analysis of variance has been executed. The included profile variables are Sex, Age, Level of Education, Occupation, Personality trait index, Number of banks experienced, Years of experience in present bank, Average amount of transaction per annum and Number of products dealt in present bank. The resulted 'F' statistics are presented in Table III.

TABLE III Association between Profile of Customers and their View of Factors leading to Exit

Profile Variables	F- Statistics among Customers				
	SEF	SRF	CSF	PP	IC
Sex	3.0921	3.8546*	2.9317	3.9263*	2.0742
Age	2.6084*	2.2091	2.5037*	1.4089	2.1093
Level of Education	1.3492	1.8308	2.1209	2.5661*	2.7309*
Occupation	2.6909*	2.5683*	1.9334	2.6908*	2.9104
Personality Trait Index	2.8117*	2.4172*	2.6603*	1.3069	1.7331
Banking Experience	2.6043*	2.5143*	1.8632	2.6994*	2.0674
Number of Banks Experienced	1.3942	2.0917	1.7143	2.5146*	1.3693
Years of Experience in Present Bank	2.0917	2.6033*	2.9194*	2.8081*	1.9243
Average amount of Transaction per annum	3.1142*	2.7086*	2.6883*	2.9132*	2.6092*
Number of Products dealt in Present Bank	1.6084	2.6917*	2.8084*	1.6817	2.7183*

* Significant at 5 per cent level.

Table III depicts that regarding the perception of Service Encounter Failure (SEF), the significantly associating profile variables are Age, Occupation, Personality trait index, Banking Experience and Average amount of transaction per annum since the respective 'F' statistics are significant at 5 per cent level. Regarding the perception on Service Recovery Failure (SRF) the significantly associating profile variables are Sex, Occupation, Personality trait index, Banking Experience, Years of experience in present bank, Average amount of Transaction per annum and Number of products dealt in present bank. In the perception of

Core Service Failure (CSF) the significant profile variables are Age, Personality Trait Index, Years of experience in present bank, Average amount of transaction per annum and Number of products dealt. Regarding the perception on pricing factor, the significantly associating profile variables are Sex, Level of Education, Occupation, Personality Trait Index, Banking experience, Number of banks experienced, Years of experience in the present bank and Average amount of Transaction per annum whereas in the perception of inconvenience factor these variables are Level of Education, Average amount of transaction per annum and Number of products dealt in the present bank since the respective 'F' statistics are significant at five per cent level.

B. Switching Intention among the Customers

The switching intention among the customers in banking industry is very common. This is completely caused by the changes in the environment of the banking industry. If the banks are not updating their strategy to retain the existing customers, they may switch over to other banks. In the globalised era, the customer loyalty in banking industry is highly questionable. The switching intention among the customers is confined to Never Switch, Idea in Switching, May Switch over, Mostly Switch over, and definitely switch over. The distribution of customers on their switching intention is given in Table IV.

TABLE IV Switching Intentions among the Customers

Switching Intentions	Number of Customers			***Total***
	Public Sector Banks	Private Sector Banks	New Private Sector Banks	
Never Switch	14 (11.67)	18 (15.00)	24 (20.00)	56 (15.56)
Idea on Switching	18 (15.00)	26 (21.67)	18 (15.00)	62 (17.22)
May Switch over	23 (19.17)	22 (18.33)	28 (23.33)	73 (20.28)
Mostly Switch over	38 (31.67)	42 (35.00)	39 (32.50)	119 (33.06)
Definitely Switch over	27 (22.50)	12 (10.00)	11 (9.17)	50 (13.89)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

(Figures in parenthesis indicate percentage)

Table IV depicts that the customers who have 'no switching intention' constitute 15.56 per cent to the total. The important switching intentions among the customers are – Mostly Switch over and May Switch over, which constitute 33.06 and 20.28 to the total respectively. The number of customers with a tendency of 'Definitely Switch over' constitutes 13.89 per cent to the total. The important switching intensions among the customers in Public Sector banks are – Mostly Switching over and Definitely switch over, which constitute 31.67 and 22.50 per cent to its total respectively. In Private Sector banks, these switching intensions are – Mostly Switch over and Idea on switching, which constitute 35 and 21.67 per cent to its total respectively. In the case of New Private Sector banks, these are 'Mostly Switch over' and 'May Switch over' which constitute 32.5 and 23.33 per cent to its total respectively.

1. *Association between Profile of Customers and their Switching Intentions:*

The switching intensions is quantified by five point scale namely New switch, Idea on switching, May switch over, Mostly switch over and Definitely switch over. The marks assigned on these scales are 1, 2, 3, 4, and 5 respectively. In order to find out the association between the profile of customers and their switching intentions the one way analysis has been administered. The resulted 'F' statistics are presented in Table V.

TABLE V Association between Profile of Customers and their Switching Intentions

Profile Variables	F-Statistics	F-value of 5% scale	***Result***
Sex	2.8182	3.84	Insignificant
Age	2.6026	2.37	Significant
Level of Education	2.0124	2.37	Insignificant
Occupation	2.7249	2.37	Significant
Personality Trait Index	3.0473	2.37	Significant
Banking Experience	3.1426	2.37	Significant
Number of banks experienced	2.6048	2.37	Significant
Years of experience in present bank	2.0269	2.37	Insignificant
Average amount of Transaction per annum	2.1144	2.37	Insignificant
Number of Products dealt in present bank	2.0677	2.37	Insignificant

The Table V points out that the significantly associating profile variables with the switching intentions are – Age, Occupation, Personality Trait Index, Banking Experience, and Number of banks experienced since the respective 'F' statistics are significant at five per cent level. It infers that there is a significant difference among the customers regarding their switching intentions when they are classified on the basis of the above said profile variables.

C. Future Choice on Banks

The customers are asked to pre-mention their future preference on the banks. In total 318 customers are having an idea on switching. Their possible future banks are grouped into three categories namely Public, Private and New Private banks. The distribution of customers on the basis of their future preference is illustrated in Table VI.

TABLE VI Future Switching from Bank to Bank among Customers

Switching To / Switching from	Number of Customers			**Total**
	***Public Sector* Banks**	Private Sector Banks	New Private Sector Banks	
Public Sector Banks	55 (45.08)	37 (30.33)	30 (24.59)	122 (100.00)
Private Sector Banks	59 (55.14)	22 (20.56)	26 (24.30)	107 (100.00)
New Private Sector Banks	33 (37.08)	34 (38.20)	22 (24.72)	89 (100.00)
Total	147 (46.23)	93 (29.25)	78 (24.52)	318 (100.00)

(Figures in parenthesis indicate row-wise percentage)

Table VI depicts that out of 122 customers in Public Sector banks, 55 customers constituting 45.08 per cent are willing to switch over to some other Public Sector banks, 37, and 30 customers are willing to switch for the Private and New Private banks in future respectively. Among the customers in Private Sector banks out of 107 customers, 59 (55.14%) customers prefer to switch for the public sector banks, 26 (24.30%) customers prefer to switch for new private sector banks and the remaining 22 (20.56%) customers want to retain in the same sector with other branches. The customers in New Private Sector banks prefer mostly Private Sector banks and Public sector banks in future whereas only a minimum portion of 24.52 per cent customers are interested to continue in the same sector. In total the future switch over is identified as higher in Public Sector banks and followed by Private Sector banks

VII. MAJOR FINDINGS

- It is understood from the study that the most important factor leading to customer exit from previous bank is service encounter failure.
- One-third of customers are having switching intention and around 14 per cent opined to switch over definitely.
- More than 45 per cent of customers are preferred to switch in future to the public sector banks.

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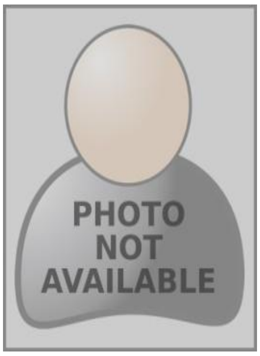

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