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A STUDY ON INFLUENCE OF BRAND PARITY PERCEPTION ON SWITCHING INTENTION AMONG THE CUSTOMERS IN BANKING SECTOR

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ABSTRACT

Service quality in the present scenario is considered as a competitive strategy through which service based organizations can differentiate themselves in this competitive world. The Indian Banking sector is characterized with customers having a tendency to maintain multiple service provider relationships which means customer have extra experiences. This switching of service providers has been caused due to various reasons; Customer attrition has been accelerated in Indian banks. The research is based on the quantitative approach using survey as the methodology for conducting the study. The survey method is conducted with the help of a questionnaire which used 5 point Likert scale. The present study finds that if parity perception of the customers is high they tend to consider all products or services as same which will influence the perception of value generated through service delivery. Further if the value of the service delivery process is reduced the quality perception of the service in the minds of the customer will also get influenced.

KEYWORDS

brand parity perception, banking sector.

INTRODUCTION

The banking sector in India is one of the prestigious and growing sectors in country since 19th century. The new reforms in 1990 opened new avenues and opportunities for banking sector to grow widely. According to the data released by RBI in 2013 there were 87 scheduled commercial banks with huge deposits of worth 1.2 trillion US \$. The expansion of banking sector has also created a healthy but fierce competition among the banks which is leading to new problems for all the functional departments. In this study we will try to understand different problem originated from the huge number of banks in India in the functional domain of marketing. Due to the increase in the number of banks there is completion of providing better service to the customer at lower costs. The scenario is getting more severe because all the banks are trying to provide same types of products and service to the customer. This situation will lead to state where customers are getting confused from similar service claim due to failure of organization in differentiating themselves from the rest. This condition will create an influence in expectation of consumer and take it to higher level which will force the organization to spend more to satisfy the claim.

REVIEW OF LITERATURE

BRAND PARITY

According to Kottmann (1977) stated that when the differentiation among the product provided by service providers are diminished this will lead to lack of differentiation among the products. In brand marketing product differentiation is one of the pillars for existence because it will help to sustain the growth of the brand and product, but parity among the products will kill impact of the brand in minds of the customer. Many researchers have raised the concerns about the influence of parity perception for the existence and profitability of brand in a complex and complicated market (Giges 1988; Kanter 1981; Sloan 1989). A qualitative approach was used by Jacoby (1971) in which results has shown that parity perception of the customers is influencing negatively on the loyalty about the product. This result can further be stated by the logic that loyalty is influencing the switching intention of customer (Lam, Shankar and Eramilli, 2004). Further if the level for loyalty is low it will negatively influence the commitment of the customer which will lead to lower trust and satisfaction (Dimitriades, 2006).

H1:- Brand Parity will influence the customer satisfaction, service quality, commitment and switching intention

SWITCHING INTENTION

Switching intention is explained as intent to exchange the existing service providers with a new service provider or its competitor available in the market. In service sector due to extensive competition switching intention is considered as most important variable as it gives impetus for the revenue generation (Bansal H.S, 1997). Further, as per theory says retention of a customer is much cheaper than adding the new customer, so organizations are looking for retaining the customers for generating more revenue (Wan-Ling & Hwang, 2006).

In literature, contemporary researcher attempts to explain the causes of switching intentions. In a study conducted for predicting the switching intention based on the Theory of Planned Behavior shows a relationship between attitude and behavior. Further this study gives an explanation for the interaction between perceived behavioral control, subjective norm and attitude which will lead towards the formation of behavioral intention (Bansal & Taylor, 1999). An empirical study was conducted to find the impact of attitude toward switching behavior, satisfaction level under the control of perceived switching cost on switching intent. The results from the study shows that there is influence of attitude was more than as compared to switching cost and satisfaction of the customer towards the service (Bansal, 1997).

A study conducted by Camarero and Carrero, 2007, on the mediating effect of customer satisfaction on relationship of different factors on switching intention. The study was carried out among automobile insurance holders using a survey questionnaire and empirical mode of analysis. The result of this study establishes the meditation effect of customer satisfaction on the relationship for factors influencing switching behavior.

SERVICE QUALITY

In present scenario service quality is considered as one of the major pillar for service sector industry. The concept of service quality is decades old but the emphasis on the importance of service quality was established in 1980's. As the research in the field of service quality increases more understanding was established and new definitions were stated across the literature. Service quality was defined as outcome for the overall judgment of the consumers on the relative superiority of service on certain standards (Zeithaml, 1987). Based on the psychological gain for the consumer, service quality was defined as the difference between the expectation of the consumer and actually delivered value preposition during the service utilization (Jiang, Klein, Tesch & Chen, 2003). The most important breakthrough was done in 1980's when quantitative aspect of service quality was explained with the direction and divergence from the customer perception for service performance (Parasuraman, Zeithaml, & Berry, 1988).

Brady and Cronin (19--) has proposed a measurement for service quality which had three dimensions named Outcome quality, Interaction quality and Environment quality. As service is more dependent on value generated through the interaction between service provider and customer in a conducive environment. So based

on this all the three dimensions are important for the measurement of service quality in intangible process. Outcome quality is the value obtained by the consumer after the service process is completed. Service quality is also influenced by the nature of interface which happens between the service provider and service user that is termed as interaction quality and third aspect for service quality is environment quality- is based on the conditions under which the interaction is happening during the service delivery.

SERVICE QUALITY AND SWITCHING INTENTION

In a process of delivering and consuming service the three entities of service quality plays an important role as outcome quality of a service can dictate the intentional exit of the consumer from taking advantage of the service (Keaveney, S.M, 1995). Further researchers like Bansal and Taylor (1999), stated that interaction between the service provider and the consumer of the service also plays an important role for the continuance of service provided to the customer. Intention for switching can be initiated by the poor interaction skills and process from the organization which will influence the loyalty of the customer in the long run (Mittal and Lasser, 1998). Liu et.al (2011), argued that environmental aspects will have an influence on the switching barriers for the customer which will lead to intention for change to different service providers. This argument from the literature helps to state the hypothesis which can be tested in the study.

H2:- Service quality has a significant influence on customer intention to switch.

COMMITMENT

In the context of service industry, the importance of relationship marketing cannot be neglected from the contextual framework. One of the important concepts in relationship marketing is commitment which is defined as consistent desire of someone to develop and maintain the relationship with another entity (Walter & Ritter, 2000). But Anderson & Weitz (1992) further extended the definition of commitment as the desire to forgo short term benefits to continue the long term relationship between the entities. Literature based on the relationship marketing states that commitment is major antecedents for the factors like loyalty, trust and satisfaction which will reduce the voluntary exit from a relationship between the entities. The interactions between the entities that are providing and consuming service will provide positive outcome defined as relational commitment (Fruchter & Sigue, 2004).

COMMITMENT AND SWITCHING INTENTION

In the literature it is depicted that commitment is needed to enhance the relationship between the entities for longer duration which will lead to loyalty among these entities. The impact of organisational commitment will influence the building of loyalty which will help to extent the relationship through making sacrifices in terms of monetary and social aspects. Further researchers have found that loyalty will create more trust among the entities and which will lead to increase value from the relationship. Thus the value from the service or interaction is the term which dictates the continuum of relationship with a service provider. So it can be deduced from the above literature review that commitment will lead to value and higher value will prevent customers from choosing different service. Thus the hypothesis can be deduced as follows

H3: Organisational Commitment has a significant influence on switching intention.

CUSTOMER SATISFACTION

This literature is widely researched in today's context as numerous studies have been conducted in past. Based on the expectation theory customer satisfaction can be defined as when the difference between expectation of the consumer and actual value delivered from the service is positive then the consumer is said to be satisfied. The economic value for retaining a customer is much lesser than a new customer to be added to the organization, the retention is much influenced by the satisfaction of the customer. If the customer is satisfied by the service provider it will lead to customer loyalty which will decrease the chances for switching of customer to different service provider. In the banking sector customer dissatisfaction is considered as important factor which will influence the business profits and loss of customers from bank (Manrai and Manrai, 2007).

Service quality in the present scenario is considered as a competitive strategy through which service based organizations can differentiate themselves in this competitive world. In banking sector this is considered as major influencer for the profitability of the organization. Research shows service quality is latent variable which influences the customer satisfaction which will help to retain customers. Customer satisfaction is influenced by difference between expectation and anticipation of service this will be influenced by the value generated during service interaction. Further research shows that value generation during service process will influence the perception of service provided so in turn it will influence the customer satisfaction, thus the next hypothesis can be stated as

CUSTOMER SATISFACTION AND SWITCHING INTENTION

In the past research switching intention is considered as a standalone variable because of the direct implication on the profit of business. In recent studies switching intention is also considered as complex process which has a tendency to be influenced by different variables. According to Anton et al (2007) customer satisfaction is looked as the mediating variable which will influence the relationship between service quality and switching intention. The result shows poor service quality with weakened customer satisfaction will have indirect effect on the switching intention of the customer. Thus we can deduce from the literature that customer satisfaction has the mediating effect on the relationship between service quality and switching intention.

H4: Customer Satisfaction has a significant influence on relationship on switching intention

On the basis of exhaustive review of the literature a conceptual model has been designed which is shown below in Figure 1.



NEED/IMPORTANCE OF THE STUDY

For any firm, it's a serious setback to lose a customer in term of its present earnings and it can cost five times more to acquire a new customer than to retain an old one. Service switching from the customers side has recently been explore in marketing literature.

The Indian Banking sector is characterized with customers having a tendency to maintain multiple service provider relationships which means customer have extra experiences. This switching of service providers has been caused due to various reason, Customer attrition has been accelerated in Indian banks, from 13 percent in 2011 to 17% in 2012 and number so customers planning to switch their main banks have also grown from 11% in 2011 to 19% in 2012. In this perspective, the objective of the current work is to deepen our understanding of the process whereby customer's intent to dissolve their relationship with the service providers.

STATEMENT OF THE PROBLEM

This research tries to examine the influence of perception of brand parity among the customer on different factors which influence the decision of quit or changing the service provider

OBJECTIVES

Objective 1:- The different factors which are taken into consideration in the study are customer satisfaction, commitment and service quality.
Objective 2:- The study further tries to study the influence of different variables on switching intention of customer.

HYPOTHESES

H1:- Brand Parity will influence the customer satisfaction, service quality, commitment and switching intention
H2:- Service quality has a significant influence on customer intention to switch
H4: Customer Satisfaction has a significant influence on relationship on switching intention
H3: Organisational Commitment has a significant influence on switching intention

RESEARCH METHODOLOGY

The research is based on the quantitative approach using survey as the methodology for conducting the study. The survey method is conducted with the help of a questionnaire which used 5 point likert scale. The face validity of the questionnaire is being tested through a group of expert from the field of academics and industry with an experience of more than 7 years in the field of service sector. The survey was conducted for 3 months from December to February 2016 by using a structured questionnaire. The total number of respondents were 330 among these 22 questionnaires were found missing data which were removed from the dataset. Further on testing for the outliers, 8 respondents were considered as showing outlier values so these responses were removed from the list. After the process of data cleaning analyses was conducted in SPSS and Warpls 5.0. results were derived and discussed in the section below.

MEASUREMENT INSTRUMENT

Switching Intention was measured using a 3 item scale which was earlier developed by (Ping, R. A., 1995).
Service Quality was measured using a 6 item scale which (Brady, M., & Cronin, J, 2001) had proposed. The scale was measured service quality in three dimensions the outcome, interaction and physical environment qualities.
Commitment was measured using a 5 item scale which was earlier proposed by several other authors (Anderson, E. & Weitz, B., 1989), (Gundlach, G. T., Achrol, R., & Mentzer, J. T, 1995), and (Mohr, J., & Spekman, R, 1994).
Customer satisfaction was measured using a 5 item scale which was used in Bansal and Taylor (2004) study.
Brand Parity was adopted from 5 item scale out of which 2 items were dropped after validity and reliability test. (Muncy, 1996).
Demographics: - The respondents were asked with the question like gender, age and marital status for the survey to understand the sample profile of the study.

RESULTS & DISCUSSION

The sample profiling of the study is conducted to find out the composition and understand the demographic characteristics of the sample. The results of the sample profiling show that about 58 percent of the respondents are female where as 42% of the respondents are male. Based on the age group the majority of respondents (34%) fall in the group of 18-26 years followed by 36- 45 years (32%) of age group. The least represented group in the sample is 46 – 55 years of age which is about 14% of the total samples. About 38% of the total respondents earn an income between 2 to 5 lakhs followed by respondents having income less than 2 lakhs (34%). Only 4% of the respondents earn more than 10 lakhs of salary.

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Gender		
	Frequency	Percent
Male	126	42.0
Female	174	58.0
Age		
18- 26 years	102	34.0
26 - 35 years	60	20.0
36 - 45 years	96	32.0
45- 55 years	42	14.0
Income		
< 2 lakhs	102	34.0
2 - 5 lakhs	114	38.0
5 - 10 lakhs	72	24.0
> 10 lakhs	12	4.0

BRAND PARITY AND SERVICE QUALITY

Hypothesis H1 shows that there is a significant influence of perception of brand parity on service quality as the p value is less than 0.05. Further the explanatory power of the perception of brand parity on the changes occurred in service quality is 2.1% which is depicted by R square value. The beta value shows that there is a negative influence on service quality with the impact of -0.137, so we can deduce from the results as there is high brand parity perception among the customer then service quality perception of customer will be reduced.

BRAND PARITY AND COMMITMENT

Hypothesis H2 was accepted in the study as the value of p value is less than 0.05. This hypotheses states that brand parity perception of the customer has significant influence on commitment of the customers. The regression coefficient (beta value = 0.148) shows that there is negative influence of brand parity on commitment of the customers. The explanatory power of the brand parity on the variations in the commitment levels of customers is only 2.5 % (R square value).

BRAND PARITY AND CUSTOMER SATISFACTION

Hypothesis H3 shows that there is a no significant influence of perception of brand parity on customer satisfaction as the p value is more than 0.05. Further the explanatory power of the perception of brand parity on the changes occurred in customer satisfaction is 0.9% which is depicted by R square value.

BRAND PARITY AND SWITCHING INTENTION

Hypothesis H4 was accepted in the study as the value of p value is less than 0.05. This hypotheses states that brand parity perception of the customer has significant influence on switching intention of the customer. The regression coefficient (beta value = 0.235) shows that there is positive influence of brand parity on switching intention of the customers. The explanatory power of the brand parity on the variations in the switching intention of customers is only 3.9% (R square value).

INFLUENCE OF INTERVENING VARIABLES ON SWITCHING INTENTION OF CUSTOMERS

To test whether intervening variables (like customer satisfaction, commitment and service quality) has any influence on the switching intention of the customers. For this analyses multiple regression analyses were done to test for hypothesis H5 which states that intervening variables have significant influence on the switching intention of customers. Further the assumptions of multiple regressions are also tested and represented in the table below.

TABLE 2: MULTIPLE REGRESSION DIAGNOSTIC RESULT

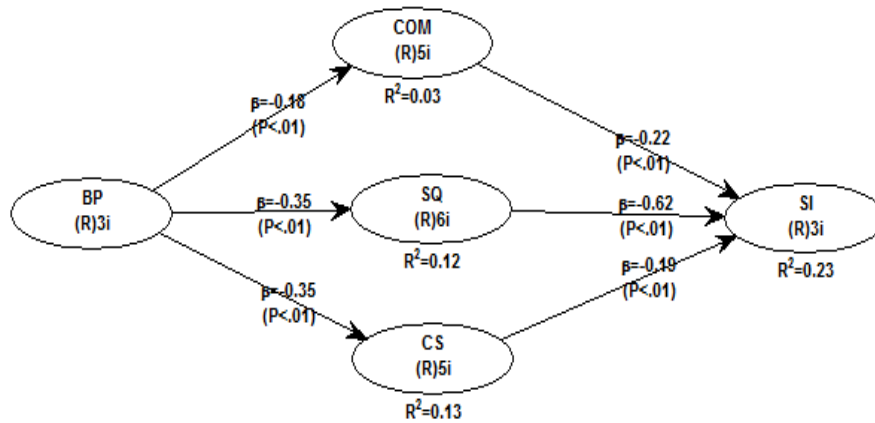
	Unstandardized Coefficients				R2	Collinearity Statistics		Durbin-Watson
	B	Std. Error	t	Sig.		Tolerance	VIF	
(Constant)	4.303	.262	16.396	.000	0.306	.548	1.824	2.027
SQ	-.861	.083	-10.348	.000				
COM	-.124	.062	-1.997	.046				
CS	-.339	.084	-4.033	.000				
					.545	1.833		

The result from the above table can be interpreted as all the variables are significantly negative influence on switching intention of the customers as the p values are less than 0.05. Among these variables service quality is the most influencing variable followed by customer satisfaction as the beta value are -0.861 and -0.339 respectively. The least influencing variable is commitment with regression coefficient (beta value) is -0.124. All variables show the result as the variables perception increases the switching intention of the customer's decreases. Further the explanatory power of the set of variables is about 30.6 % (R square) on the variations shown in switching intention of the customer. The result of the regression diagnostics shows that the problem of multicollinearity and homoscedasticity is not influencing the results of multiple regressions. This can be confirmed with the VIF, Tolerance and Durbin Watson values in the table depicted above.

TESTING OF CONCEPTUAL MODEL

For testing the conceptual model for the study WARPLS 3 has been used for the Structural Equation Model Analysis. The results of the analysis are stated in the diagram and Table below.

DIAGRAM 1: ANALYSIS RESULT OF THE CONCEPTUAL MODEL



The result from structural equation model analysis using WARPLS also shows similar results to normal regression analysis. Table below shows the path coefficient of the model among different variables.

Table: showing path coefficient values and P values.

TABLE 3

Path coefficients						P values					
	SI	SQ	COM	BP	CS		SI	SQ	COM	BP	CS
SI		-0.616	-0.223		-0.190	SI		<0.001	<0.001		0.005
SQ				-0.346		SQ				<0.001	
COM				-0.181		COM				<0.001	
BP						BP					
CS				-0.354		CS				0.002	

The results in the table above depicts that all the path from brand parity through different variables is significantly influence the switching intention of the customer.

FINDINGS

According to Iyer and Muncy (2005) brand parity plays an important role in maintaining the loyalty of the customer to the product. It further states that low brand parity perception products can create more loyal customer for the product. This study states that if the brand parity perception of customers is lower than the propensity to switch to different brands also decreases which will lead to more loyal customers for the organization.

The present study finds that if parity perception of the customers is high they tend to consider all products or services as same which will influence the perception of value generated through service delivery. Further if the value of the service delivery process is reduced the quality perception of the service in the minds of the customer will also get influenced.

According to Henderson and Lacobucci (2002) brand parity can lead to confusion in the minds of the customer which will lead to diffusion in the commitment from the customer. The result in the study also states that commitment of the customer is influenced by the parity perception, if customer presume all services provided by service providers as same then they find hard to attach with one organization. Commitment is concurring to forego cost for maintaining the relationship with the entities but as consumers feel the lack of attachment they will not be ready to incur the economic or psychological cost.

RECOMMENDATIONS/SUGGESTIONS

This research showed the influence of parity perception of customer will influence the quality, commitment and satisfaction aspects of service. As the value of the service is created through different intangible value propositions which are decided by different aspects like quality of services proved, building of trust and fulfilling the needs of the customer. All these facets of value propositions will help you design both the level of service provided and designing of service. For example, if the customer has high brand parity regarding any service among different providers then to create value for the customer you have to provide higher quality during the process of service delivery. This will lead to high perception for quality of service and reduces the risk of customers to avail facilities from your competitors.

CONCLUSIONS

Our study also observers that customer satisfaction is not influenced by brand parity, as this study is based on service sector where satisfaction can be measured only after completion of service. So parity perception of the customer will not influence the process of availing the service. But as service environment and

interaction quality is important factor in satisfying the customer expectation which will influence intention of the customer to look for different alternatives. This study also satisfies the claim that if the service quality of the service is high the switching intention of customers will be reduced (Zeithaml, Berry and Parasuram, 1996). The results also revealed that commitment will influence the switching intention as higher levels of commitment for organization will lead to lower chances of leaving the service provider.

LIMITATIONS

This study has certainly had few limitations as one of the major limitations is sampling procedure which was non random sampling procedure. This sampling procedure limits the researcher from having proper representation of the population. Another limitation is the sector (banking) which is selected for the study because it falls on one side of service continuum where the tangibility involved in service delivery is less. The banking sector is also very much niche with specific characteristics which don't allow the generalization of result to service sector.

The direction for future research is the study can be replicated to new avenues of service sector and also for manufacturing and retail sectors.

SCOPE FOR FURTHER RESEARCH

So the implication of the study is in this present world where competition in all field are increasing especially in service sector. The number of competitors with similar products and services are venturing almost daily in market this will lead to higher parity perception of customer. This perception will create a lack of value which can lead to lower service quality perception and commitment. This lack of commitment will enhance the risk for companies to lose the customer, which will lead to forgone revenue and decrease in profit. The organization in service sector has to spend all its energy to break the trap of parity which will lead to vicious cycle of losing the customers

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