Switching Cost and Customer Satisfaction Antecedents for Successful Customer Loyalty

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Abstract: This research has the aim of developing a product quality model, service quality on customer satisfaction, the effect of customer satisfaction on swiching cost and customer loyalty and the influence of swiching cost on customer loyalty. The object of research in the small and medium apparel industry in Indonesia is 245 respondents with a population of owners or managers of companies. The sampling technique uses purposive sampling. After normality of the data it was proven that only a sample of 210 respondents could be processed, using the Structural Equation Model (SEM) analysis technique from the AMOS software package. From the results of hypothesis testing found that product quality, service quality has a significant positive effect on customer satisfaction. There is a significant positive effect of consumer satisfaction on switching costs and loyalty. The effect of switching costs on negative and insignificant loyalty.

Keywords: customer satisfaction, customer loyalty, Product quality, service quality, switching costs

I.   INTRODUCTION

Information technology is expanding rapidly is one of the characteristics of global competition in the business world, causing anyone to easily access information without space and time limits [1]. Likewise customers, they can get product information easily. Tight competition situation makes it difficult for companies to increase the number of customers [2]. In the existing market, there are many products with various advantages, more value is offered by competitors, so that the company has difficulty in seizing market share of competitors [3]. Such conditions, the task of marketers are required to make changes at any time, both customer self-changes such as tastes, as well as psychological, social and cultural aspects of customers [4]. Marketers want the customers they create can be maintained forever [5].

Loyalty has a relationship with profitability [6]. A loyal customer will reduce the effort to find new customers.   telecommunications companies lose 2-4% of their customers per month, unfaithful customers will reduce millions of revenues and profits [7]. Therefore a better alternative is to make various efforts to maintain the existing market, one of them is through efforts to increase customer loyalty. A form of customer unfaithfulness is the transfer of customers to other companies. A form of customer commitment is the transfer of customers to other companies [8]. Displacement costs are economic perceptions and psychological costs associated with changes from one producer to another [9]. Moving costs are a barrier preventing consumers from making a choice.

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Differences in the results of the above research can be formulated a problem that is how customer loyalty can be improved and whether there is an influence with switching costs, product and service quality and customer satisfaction. This study aims to develop a model of product quality and service quality on consumer satisfaction impact on switching costs and loyalty. And the effect of switching costs on customer loyalty.

II.   LITERATURE REVIEW

2.1. Product Quality

[10], product concepts relate to product reputation as a perception of the quality of goods / services related to the name of the product. Product quality is anything that has value in the target market and its ability to provide benefits and satisfaction, including this is objects, services, organizations, places, people and ideas [11]. Companies focus their attention on producing superior and sustainable products. High quality products are one of the keys to the company's success [12]. Improving product / service quality is an important challenge for

companies competing in the global market. Improving product quality reduces costs and increases competitive advantage; even further, high product quality creates long-lasting competitive advantages. Improving product quality reduces costs and increases competitive advantage; even further, high product quality creates long-lasting competitive advantages.

2.2. Service Quality

Quality of service is focused on meeting the needs and desires of customers. [13], states that service quality is the expected level of excellence and control over the level of excellence is to meet customer desires [14]. [15], explains that there are two main factors that affect the quality of services / services that are expected service and perceived service if the services received are as expected, the service quality is perceived as good or satisfying. If the service received exceeds customer expectations, the quality is perceived to be ideal.

Customer expectations are believed to determine service quality and customer satisfaction, because customer expectations of a company will try to provide different services than other companies in order to satisfy their customers [13], because the expectations of a company's customers will try to provide different services than other companies in order to satisfy their customers. [15], identify five dimensions of quality in services, namely: 1. Tangibles, including physical facilities, equipment, personnel and means of communication. 2. Reliability, namely the ability to produce the promised service performance accurately and surely. This means that the service must be on time and specifications, without errors, whenever the service is provided. 3. Responsiveness, which can answer needs or can be interpreted with a willingness to help customers and provide fast service 4. Assurance, including the knowledge and respect of employees and the certainty of assurance.5. Empathy, which is the sentiment and personal attention to the customer.

2.3. Consumer Satisfaction

Customer satisfaction is a level where the needs, desires and expectations of customers are met resulting in a repeat purchase or continued loyalty [16]. The most important factor creating customer satisfaction is the performance of the agent with the quality of the agent [17]. Quality service products have an important role in shaping customer satisfaction [18]. The more quality the product / service, the higher the satisfaction felt by the customer. When customer satisfaction is higher, it can lead to profits for the company. If the customer is satisfied then they will make a purchase at the company. Conversely, if there is no satisfaction, resulting in customers moving to another product. The level of satisfaction is a function of the difference between perceived performance and expectations [19]. Thus, customer expectations lie behind why two organizations in the same type of business can be valued differently by their customers. Thus, customer expectations lie behind why two organizations in the same type of business can be valued differently by their customers. Their hopes are shaped by previous buying experience, comments from friends and acquaintances and company promises. These customer expectations over time develop along with increasing customer experience.

2.4. Switching cost

Switching costs are costs faced by customers when moving from one producer to another [20]. Objectively speaking, switching costs allude to time and psychological burdens that are found facing uncertainty with new producers. Switching costs can be seen as costs that deter customers from the need for competing brands [21]. Economic costs are sunk costs that are visible when customers change their brands. Switching costs start from the decision-making process of buying from customers and the implementation of these decisions.

2.5. Constumer loyalty

Consumer loyalty is a measure of a customer's relationship to a brand [14]. Loyalty allows consumers to make repeat purchases on brand items that have found satisfaction [19]. This makes consumers more confident about purchasing decisions and purchasing facilities. Brand loyalty is in addition to the psychological satisfaction of consumers with feelings [16]. Consumer loyalty is the consumer's effort to remain loyal with awareness, an impression of quality, satisfaction and strong pride in a product that is followed by a repeat purchase. Consumer loyalty can be used as a basis or benchmark in making policies to add or reduce the value of products for consumers. Where companies will obtain information from consumers, namely regarding the activities of interpreting, processing, and storing information about products and brands [37]. Therefore customer loyalty can influence consumer confidence in making purchasing decisions. Consumer loyalty can show how much support a consumer has for a product or service offered by the company. On the other hand consumer loyalty can prove the level of consumer confidence in the products / services offered by the company.

2.6. Hypothesis
2.6.1. Effect of product quality on customer satisfaction

[22], customer satisfaction is very dependent on how the level of product quality is offered, but unfortunately [23], noted the lack of attention to the relationship between product quality and customer satisfaction in the context of service companies. Study [12], shows that product attributes affect customer satisfaction. While the results of the study [11], prove that product quality is measured by customer perception of the level of damage to a product affects the level of satisfaction. While research [24], shows that product performance as perceived by customers influences customer satisfaction. The higher or better the quality of the product, satisfaction will increase. Based on the description above, the following hypothesis is proposed:

H1: Product quality has a positive effect on satisfaction

2.6.2. The effect of service quality on customer satisfaction

Study [25], states that service quality has little effect on customer satisfaction. This is supported by [26], high standards of service quality are important but do not sufficiently increase overall customer satisfaction. The relationship between service quality and satisfaction is widely documented in the marketing literature, the relationship theoretically and empirically is positive as has been investigated [27]. Theoretically, when the service is given is able to meet customer expectations, the customer is satisfied. Empirically many studies with different sample backgrounds have proven that service quality and customer satisfaction is positive. also proves service quality affects satisfaction, so the following hypotheses are proposed:

H2: Service quality has a positive effect on customer satisfaction

2.6.3. The effect of customer satisfaction on switching costs

[28], stated that although people said they were satisfied in a customer satisfaction survey, 85% of them said they would still move to other manufacturers. They say that in certain industries up to 75% of customers move to other service providers saying that they are satisfied or even very satisfied with the previous service provider. Customers change service providers because of prices or because competitors offer new opportunities, because they want variety [29]. Opportunity Cost analysis suggests that customer satisfaction has a positive influence on the cost of moving. The higher customer satisfaction increases the opportunity cost, because customers will feel reluctant to try other service providers. So the hypothesis is proposed:

H3: Customer satisfaction has a positive effect on switching costs

2.6.4. Influence of satisfaction on customer loyalty

The satisfaction felt by the customer can increase the intensity of buying from the customer [16]. With the creation of optimal customer satisfaction levels encourage the creation of loyalty in the minds of satisfied customers [18]. Customer loyalty is seen as the strength of the relationship between a person's relative attitude and repeat business [16]. This relationship is seen because it is bridged by social norms and situational factors. Satisfaction is measured by how well the customer's expectations are met [30]. While customer loyalty is a measure of whatever the customer makes a purchase again [6]. Loyalty is criticized, even if customers are satisfied with the service, they will continue to move because they believe they will get better value, comfortable and quality. Satisfaction is an indicator of loyalty that is not accurate enough [31].With the description above, the hypothesis proposed is:

H4: Customer satisfaction has a positive effect on customer loyalty

2.6.5. The effect of switching costs on customer loyalty

Switching cost is a factor that directly affects consumer sensivity at the price level thereby affecting consumer loyalty [21]. Switching costs encourage consumers to recommend to other consumers [1]. Changes in technology and differentiation strategies from companies cause switching costs to be important factors for consumer loyalty [31], in industries categorized as having low switching costs, consumers will be less loyal than service industries with high switching costs [21]. The effect of switching costs on the relationship of satisfaction and loyalty depends on the market structure. If the market is monopolistic, the effect of switching costs is small. Because dissatisfied customers will not move because there is no alternative. Switching costs become important if there are several sellers. Switching costs play an important role by making it valuable to move to other sellers, so that Switching costs increase, customer loyalty will also increase. Thus the proposed hypothesis is:

H5: Switching cost has a positive effect on customer loyalty

Based on the description above can be made empiric development model as shown in Figure 1

Figure 1: Empirical Development Model
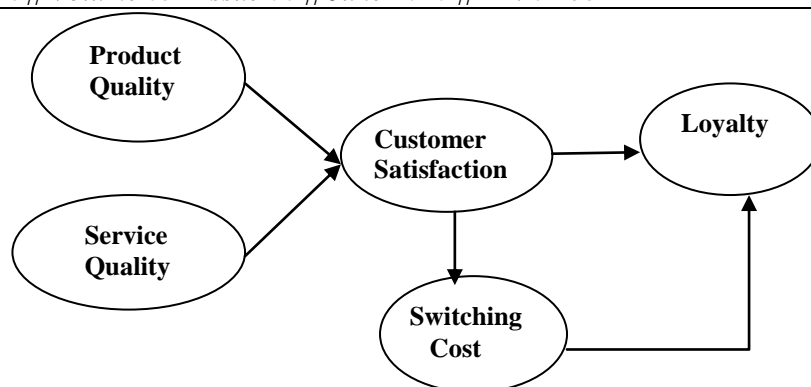
III. RESEARCH METHODS

3.1. Research type

This type of research is explanatory quantitative research on the basis of theory or hypothesis is useful to test a phenomenon that occurs [33]. Primary data collection techniques using a questionnaire directly to respondents.

3.2. Sample

The object of research in the small and medium-sized apparel industry in Indonesia with a sample of 245 company owners or managers. After conducting the normality test, it turned out that 210 eligible respondents were processed.

3.3. Operational definitions of variables and indicators

Variable	Conseptual	Indicator	Source
Product Quality	Everything that has value in the target market where its ability to provide benefits at and satisfaction	1. Appearance, 2. Privileges, 3. Trust,	(Muhammad Anshari., et.,al., 2019)
Service Quality	The expected level of excellence and control over the level of excellence to meet customer desires.	1.Tangible 2.Responsiveness 3.Assurance 4.Reliability	(Shu-wen Wu, et.,al., 2014)
Customer Satisfaction	A level where the needs, desires and expectations of the customer can be met result in a repeat purchase	1. Experience 2. Expectation 3. Overall Satisfaction	(Aymar Raduzzi and Joseph Eric Massey, 2019)
Switching cost	Costs that will be faced by customers when moving from one supplier to another supplier	1. Monetary cost 2. Uncertainty cost 3. Evaluation cost	(Yuxin Chen, 2014).
Customer Loyalty	A measure of a customer's relationship to a brand	1. Recommendations 2. Frequency of purchase 3. Fixed survive	(Faizan Mohsan, et.al.,201)

Sources : (Aymar Raduzzi and Joseph Eric Massey, 2019), (Shu-wen Wu, et.,al., 2014), (Aymar Raduzzi and Joseph Eric Massey, 2019), (Faizan Mohsan, et.al.,201)

3.4. Reliability analysis and validity test

The reliability test is used to test the questionnaire whether it is appropriate to use. Eligibility is assessed through Cronbach's alpha value if the alpha coefficient is greater than 0.6 and less than 0.6 means there is no consistency [34], [36]. Test the validity to see whether the respondent understands the question. The measuring instrument is said to be valid if the correlation of the total correlated items is greater or equal to 0.50 [33].

4. METHOD AND DATA ANALYSIS

4.1. Data analysis method

Data analysis method used is quantitative analysis method where quantitative data analysis method is the method of analysis in the form of numbers and calculations using statistical methods.

4.2. Data Analysis Tool

The tool used in data processing with SEM (Structural Equation Model) which is operated by AMOS (Analysis of Moment Structure). [35], explained, there are seven steps that must be taken when using the Structural Equation Model (SEM), namely: (1) Development of model-based theory, (2) Development of flowcharts to show causality, (3) Conversion flow diagrams in measurement specifications of equation and structural models , (4) Selection of input matrices and estimation techniques for the model built, (5) Assessing problem identification, (6) Goodness-of-fit evaluation criteria, and (7) model interpretation and modification.

4.3. Results and Discussion

This section will describe the descriptive data obtained from respondents. Descriptive data presented can be seen in research data profiles and relationships between variables [35]. .

Table 1. Characteristics of Samples

Demographics Characteristics		Number Response	of Percent
Age	< 30	`68	0,33
	31-40	73	0,345
	41-50	40	0,175
	>51	29	0,12
Gender	Male	97	0,485
	Female	113	0,615

Sources: Primary data are processed, 2019

Table 1. shows that the majority of female respondents ie 61.50% of the total 210 participated in this study. The next test is to see the level of normality of the data used in this study. This test is to test the skewness value of the data used, if the CR value in the skewness data is in the range of more or less than 2.58 at the 0.01 level. The results of normality test data are shown in Table 2

Tabel 2. Data Normalitas

Variable	Min	Max	Skew	cr	kurtosis	Cr
x13	1,000	5,000	,054	,233	-,213	-,472
x14	1,000	5,000	-,125	-,605	-,136	-,305
x15	1,000	5,000	-,232	-1,037	-,034	-,075
x16	1,000	5,000	-,183	-,820	-,169	-,377
x8	1,000	5,000	-,615	-2,715	,271	,617
x7	1,000	5,000	-,339	-1,515	-,121	-,271
x6	2,000	5,000	,085	,381	-,961	-2,149
x5	2,000	5,000	,119	,532	-,730	-1,632
x12	1,000	5,000	-,211	-,946	,160	,358
x11	1,000	5,000	-,043	-,190	-,478	-1,069
x10	1,000	5,000	-,128	-,574	-,591	-1,322
x9	1,000	5,000	-,181	-,809	-,446	-,996
x4	1,000	5,000	-,176	-,785	-,790	-1,767
x3	1,000	5,000	,285	1,273	-,462	-1,032
x2	1,000	5,000	-,260	-1,161	-,466	-1,041
x1	2,000	5,000	,352	1,576	-,413	-,924

Source: Research data are processed, 2019

From the data processing shown in Table 2 shows that there is no CR value for the slope that is outside the range of more or less than 2.58. Thus, the use of research data that meets the data normality requirements, or it can be said that the research data is normally distributed.

Evaluation of multivariate outliers needs to be done because although the data analyzed does not show outliers at the univariate level, but observations that may be outliers when combined, the Mahalonobis Distance for each observation can be calculated and show the distance. Average observations of all variables in a multidimensional space [35], to calculate the distance, the chi-square value is based on degrees of 16 (indicator)

at the level of p <0.001 is adalah2 (16, 0.001) = 37,697 (based on the distribution table π 2). From the results of data processing it can be seen that the maximum distance of expensive is 35,299 So in this analysis does not reveal outliers.

The next analysis is the Structural Equation Model (SEM) analysis as a complete model, after the analysis of the level of unidimensionality indicators forming latent variables is tested with confirmatory factor analysis. Data processing analysis at the full SEM model stage was carried out to test suitability and statistical tests.

Table 3. Feasibility Model Testing Results SEM analysis

Goodness of Fit Index	Cut-off Value	Results Analysis	Evaluation Model
Chi - Square	<122,107 df 98	85,521	Fit
Probability	≥ 0.05	0,690	Fit
RMSEA	≤ 0:08	0,001	Fit
GFI	≥ 0.90	0.920	Fit
AGFI	≥ 0.90	0.889	Fit
CMIN / df	≤ 2.00	0.883	Fit
TLI	≥ 0.95	1.020	Fit
CFI	≥ 0.95	1.000	Fit

Source: Research data are processed, 2019

For statistical tests for the relationship between variables to be used as a basis for answering research hypotheses have been proposed. Statistical test results with SEM processing is done by looking at the level of significance of the relationship between variables expressed through the probability value (p) and the Critical Ratio (CR) of each relationship between variables.

Table 4. Standardized Regression Weight

Variable			estimate	SE	CR	P	Information
Customer Satisfaction	<---	Product Quality	,374	,141	2,511	,006	Sig
Customer Satisfaction	<---	Service Quality	,487	,238	2,646	,001	Sig
Switching cost	<---	Customer Satisfaction	,232	,099	2,447	,013	Sig
Customer loyalty	<---	Customer Satisfaction	,334	,129	2,694	,009	Sig
Customer loyalty	<---	Switching cost	-,002	,185	-,009	,983	No Sig

Source: Research data are processed, 2019

4.4. Hypothesis Result
This study has five hypotheses. The conclusions of the five hypotheses are as follows:
1. The results of product quality testing on customer satisfaction found that product quality has a positive effect on customer satisfaction. The estimation parameter to test the effect of product quality on customer satisfaction shows a CR value of 2.511 and with a probability of 0.006. Both values obtained are eligible for H1 acceptance.
2. The results of service quality testing on customer satisfaction found that service quality has a positive effect on customer satisfaction. The estimation parameter to test the effect of service quality on customer satisfaction shows a CR value of 2.646 and with a probability of 0.001. Both values obtained are eligible for H2 acceptance.
3. The results of customer satisfaction testing on Switching cost found that customer satisfaction has a positive effect on Switching costs. The estimation parameter to test the effect of customer satisfaction on switching costs shows a CR value of 2.447 and a probability of 0.013. Both values obtained are eligible for H3 acceptance.

4. The results of customer satisfaction testing on Customer loyalty found that customer satisfaction has a positive effect on Customer loyalty. The estimation parameter to test the effect of customer satisfaction on Customer loyalty shows a CR value of 2.694 and with a probability of 0.009. Both values obtained are eligible for H4 acceptance.

5. From the results of the Switching cost test on customer loyalty, it was concluded that the Switching cost had no significant negative effect on loyalty. The estimated parameter for the Switching cost test on loyalty shows a CR -0.009 value and with a probability of 0.983. Two values obtained did not meet the requirements for acceptance of H5, namely a CR -0.009 value smaller than 1.96 and a probability of 0.983 greater than 0.05. Thus it can be concluded that switching costs have a negative negative effect on loyalty. So that both values do not meet H5 acceptance requirements.

1.4. Discussion

Factors that customers consider evaluate satisfaction or dissatisfaction through product quality. The era of globalization will make the seller's market move towards the buyer's market, therefore the quality perspective on the basis of the user is able to be valued as something very important to describe the quality of the product. [16], explain customer satisfaction depends on how the level of product quality is offered, in line with the results of the study [30]. Empirical evidence shows that quality products are not enough. So that customers are satisfied, companies are required to produce quality products according to the needs, desires, and expectations of customers. Therefore, a customer-based company, it will conduct research to customers so that quality products can be known how needed, desired, and expected by customers so that customers get satisfaction.

Customers always have hope for the products / services consumed. Expectations are the standard of customers assessing the quality of services consumed. This research empirically proves, customer satisfaction has a significant positive effect on customer loyalty. [17], expressed customer satisfaction can increase the intensity of buying from customers. The optimal creation of customer satisfaction encourages customer loyalty so that they feel satisfied. Research carried out [18], shows satisfaction has a positive association with loyalty, but with an increase in satisfaction does not always result in an increase in loyalty [6] and customer satisfaction is a positive attitude. The product / service loyalty is obtained by the company if the company is able to create a product / that truly gives customer satisfaction. Customers are satisfied if the product / service they consume is in accordance with their needs, desires, and expectations.

Switching Cost is a barrier to prevent consumers from choosing. Satisfaction is the buyer's perception of the quality of the service it receives from the service provider. Company services are able to meet customer expectations causing customers to feel satisfied. When service quality improves, it can be used as an indicator of increased customer satisfaction. Research [27], prove the existence of a significant positive effect of service quality on customer satisfaction. Empirical evidence shows that the company is able to compete with its competitors, so that the services offered by the company are truly quality. The company's strategy to obtain quality services through the development of research and development is always up to date and oriented to meeting the needs and desires of customers as well as the accuracy of delivery in meeting customer expectations.[14], states the factor directly affects consumer sensivity has an impact on consumer loyalty. [20]. Switching costs encourage consumers to recommend to other consumers. Strategies to create switching costs by providing convenience to customers that are not provided by other sellers. Empirical evidence explains that switching costs may not necessarily be able to encourage consumers to recommend to other parties.

5. CONCLUSION AND MANAGERIAL IMPLICATIONS

5.1. Conclusion

Research findings indicate a significant positive effect between product quality, service quality on customer satisfaction. Significant positive effect of customer satisfaction both on switching costs and customer loyalty. While the effect of satisfaction on Switching cost was found to be insignificant negative effect.

5.2. Managerial Implications

Several policy implications are used to increase customer loyalty, namely: First, customer loyalty is increased through increased switching costs. In order for switching costs to increase, monetary costs need to be increased where consumers feel that the valuation level of moving costs to other products is high. The managerial implications for increasing loyalty resulting from the research of switching cost variables include conducting regular satisfaction surveys, increase customer satisfaction, increase customer engagement (for example: community, joint branding with banks, supermarkets, workshops and others) Gives perception it's difficult to move to another operator,simplifies the process, improves quality.

Second, customer loyalty is influenced by customer satisfaction and switching costs. In addition, switching costs are influenced by customer satisfaction, if customer satisfaction increases, it is expected that

loyalty and switching costs increase. The satisfaction felt by the customer is the result of an evaluation of the product or service offered by the company. Customer satisfaction is formed from product quality and service quality. So as to increase customer satisfaction, there are several managerial implications that companies need to do with regard to product quality, and service quality, conducting periodic reviews of competitors giving discounts, conducting joint branding.

5.3. Research Limitations

First, this research focuses on one UKM. Research respondents were apparel SMEs. For future research, we recommend replicating research models, the model must be tested individually on two or more SMEs. Compare two or more SMEs on one model and see whether it will give the same results.

Second, the Squared Multiple Correlation Value on the customer satisfaction variable is 0.17 which means that service quality, product quality, in explaining the variation in customer satisfaction variables is only 17%, meaning that changes in customer satisfaction (satisfaction increases or decreases), 17% is caused by changes in service quality, product quality while the rest (87%) is caused by other variables not explained in the model.

5.1. Future Research

Future research agenda, related to the number of samples. This study uses 245 respondents as the study population, after data normality is performed, the data is ready to be processed as many as 210 respondents, but in future studies this number should be added for the purpose of increasing the generalization of research results. In addition, future research should use samples that are considered more representative of the study population so as to increase the generalization of research results.

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