

Customer Income as the Moderator on the Relation of Customer Satisfaction, Loyalty and Switching Intention (Study Case through Telkomsel Customers at Makassar City)

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ABSTRACT: *This research aim is to know the effect of customer satisfaction through Switching Intention and role of loyalty as the mediator of customer satisfaction through Switching Intention, and to verify the effect moderation of customer income on relation between customer satisfaction, loyalty and Switching Intention. This research has done by reconciling survey through 104 Telkomsel customers at Makassar city. The result shows that customer satisfaction is not directly affected the Switching Intention, but the increasing of customer satisfaction make the customer become more loyal and emphasize the customer to make a Switching Intention. This finding research has proved that the customers who get high income will respond more to the increasing satisfaction to be more loyal.*

KEYWORD : *Customer Satisfaction, Switching Intention, Customer Loyalty, Income*

I. INTRODUCTION

Customer satisfaction till now still becomes an interesting phenomenon to examine because low customer satisfaction is one factors of switching intention. Moreover, it can be the factor of termination through the subscription company (Keaveney, 1995; Mittal and Lassar, 1998; Keaveney and Parthasarathy, 2001; Bowen and Chen, 2001; Anton *et al.*, 2007; Mohsan, 2011; Han *et al.*, 2011). On the other hand, customer satisfaction is also become very important factor to create loyal customers (Bearden and Teel, 1983; Cronin and Taylor, 1992; Oliva *et al.*, 1992; Selnes, 1993; Dick and Basu, 1994; Caruana, 2002; Bitner, 2001; Asuncion *et al.*, 2004).

However customer satisfaction is not always able to predict a switching intention or repurchase from customers, because low customer satisfaction cannot guarantee the customers switch to the competitor (Bonifield & Cole, 2007; Colgate *et al.*, 2007) and also by increasing the customer satisfaction cannot make sure that the customers will be loyal and doing repurchase to the same company (Ouyang, 2010; Durukan *et al.* 2011; Jung and Yoon, 2012). This is become interesting because it is very important to understand why satisfied customers is still showing switching intention.

Customer satisfaction is a requirement which should be fulfilled in order to create loyal customers and to avoid customers to do switching intention through the competitor (Bowen and Chen, 2001; Anton *et al.*, 2007; Bonifield & Cole, 2007; Colgate *et al.*, 2007; Mohsan, 2011; Han *et al.*, 2011), in fact, we still find satisfied customers who shows this kind of behavior. Based on the literary and empirical studies indicated the existence of variable moderator role which affected the relationship between customer satisfaction, loyalty and switching intention (Engel *et al.*, 1995; Bryant and Cha, 1996; Danaher, 1998; Johnson and Fornell, 1991; Mittal and Kamakura, 2001). Interaction process between customer and vendor is affected by character, perceptions, sense and purchase potential (Martins *et al.*, 2011). According to Kotler dan Armstrong (2012) Customer decision in purchasing something is affected by their own personal characters including age, life cycle, job, income, economics situation, personality and self concept, also customer values and life style. Customers demographical characteristic different including age, gender, religion, ethnic, marriage, home, family, education, job and income according to Engel *et al.*, (1995) affected to their various needs and customer sense therefore, it is very important in affecting the customers decision. (Bryant and Cha, 1996; Danaher, 1998; Johnson and Fornell, 1991; Mittal and Kamakura, 2001), and customer characters in moderating the result from the customer satisfaction with repurchased (Mittal and Kamakura, 2001; Homburg da Giering, 2001; Jung and Yoon, 2012).

Based on the literary and empirical studies found a gap on the relations of customer satisfaction, customer loyalty and switching intention are very interesting and important to be examined. Related with the previous explanation, this research purposed to continue and extend the empirical evidence and model development of Homburg and Giering (2001) also Jung and Yoon (2012) by enrolling customer income which is part of the customers character which can affected the loyalty and the switching intention in service cellular

company at Makassar city. The income used in order to measure easier than using psychological construction and one of the factors which is used often by managers to do segmentation of target market. Therefore, this research aim is to know the relation between customer satisfaction, loyalty and switching intention also to verifying the role of customer income in purchase decision.

II. LITERARY REVIEW AND CONCEPTUAL MODEL

Customer satisfaction is a factor which have to noticed and also important for a company in fulfilling the customer needs, because it is very affected the life cycle of company (Han and Ryu, 2006; Spreng *et al.*, 1996). Some literary and results used in this research are to show the relations of variables explained as follow:

2.1. The Effect of Customer Satisfaction to Switching Intention

Customer satisfaction is a comparison between customers hope before do purchasing with product performance or perceived service after doing purchasing (Oliver, 1980; Kotler & Armstrong, 2012). Customer satisfaction is an important factor which affected the switching intention because a product performance or perceived service is lower than customer hope and it makes the customer satisfaction lower and caused switching intention (Keaveney, 1995; Mittal and Lassar, 1998; Keaveney and Parthasarathy, 2001; Bowen and Chen, 2001; Anton *et al.*, 2007; Mohsan, 2011; Han *et al.*, 2011). Research by Walsh and Dinnie (2006), Clemes *et al.* (2007), Mohsan (2011), shows the result that satisfaction gives negative impact in switching intention and based on this research result finds a hypothesis as follow:

H1 : customer satisfaction has a negatif signifikan effect on switching intention.

2.2. The Effect of Customer Satisfaction to Customer Loyalty

Customer loyalty is a reflection of the customer behavior who repurchased the same product together with positive attitude through the company like giving positive information and recommend it to the other (Dick and Basu, 1994; Bowen and Chen, 2001). Customer satisfaction is a requirement which should be fulfilled to create loyal customer (Mohsan, 2011). Increasing the customer satisfaction will make the customer have a positive attitude and behavior through the company (Jung and Yoon, 2012). Customer satisfaction is a factor determiner which is important to form customer loyalty (Dick and Basu, 1994; Bitner, 2001; Bowen and Chen, 2001; Caruana, 2002; Asuncion *et al.*, 2004; Mohsan, 2011; Jung and Yoon, 2012). Based on the empirical studies, found a hypothesis as follow:

H2 : customer satisfaction has a positive significant effect on customer loyalty

2.3. The Effect of Customer Loyalty to Switching Intention

Customer loyalty and switching intention are the concepts which are cannot be separated when the customer loyalty was increased the switching intention will be low (Mittal and Lassar, 1998). Customers who were satisfied with the work performance has a high loyalty and tent to avoid switching intention (Bansal and Taylor, 1999). Customer loyalty produced by customer satisfaction (Lee and Murphy, 2006), when customers become loyal they will do repurchase and push the intent to switch. Result of; Mohsan *et al.*, 2011; Jung and Yoon (2012), shows that customer loyalty give negative and significant impact through the switching intention. Based on explanation above, found a hypothesis as follow:

H3 : customer loyalty give negative and significant impact to the switching intention.

2.4. The Effect of Customer Satisfaction to Switching Intention through the Customer Loyalty

In increasing the customer satisfaction will make the customer become more loyal to the company and the customer loyalty which is increasing will push the customer intention to switch (Lee and Murphy, 2006). Customers who are satisfied and have a high loyalty do not have switching intention (Kotler and Gartner, 2002). Decreasing of customer satisfaction cause a low customer loyalty so that can open probability for customer to switch (Bansal and Taylor, 1999; Jung and Yoon, 2012; Teichert and Wagenführer, 2012). Based on explanation above, found a hypothesis as follow:

H4 : Customer satisfaction has a negative and significant impact to switching intention through customer loyalty.

2.5. The Role of Income as Moderation of Relations Between Customer Satisfaction, Loyalty and Switching Intention

Customer income is very affected purchase decision (Zethaml, 1985). Customers who have high income generally they also have high education so that the decision is depend on the information they get (Homburg and Giering, 2001). Customers who have high income have less limit than customer with low income so that the customer with high income tent to be loyal to the company (Homburg and Giering, 2001; Coil *et al.*, 2007;

Goncalves and Sampaio, 2012) which shows that an income is affected relations between customer satisfaction, loyalty and switching intention. Based on explanation above, found a hypothesis as follow:

H5 : Income has a moderating effects on relationship between customer satisfaction, customer loyalty and intention to switch

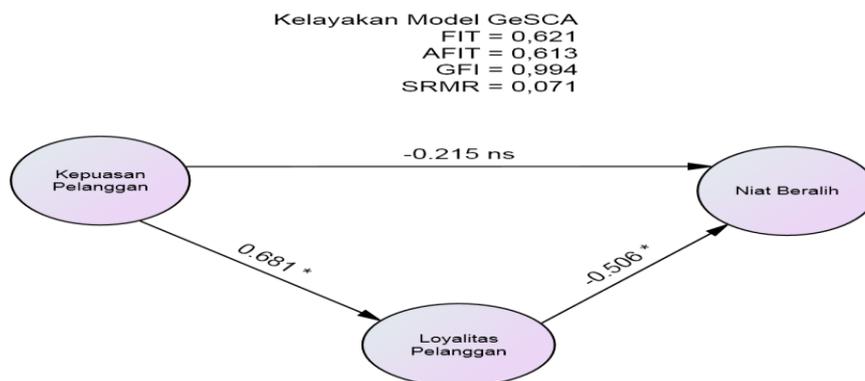
III. RESEARCH METHODS

Data used in this research are Data prepayment customers of Telkomsel at Makassar city who used prepayment Telkomsel service in at least six month and to guarantee the instruments reliability has examined to 40 customers prepayment service at Makassar city. The questionnaire distributed to 200 customers prepayment service who were doing credit refill, but there are only 143 customers who have filled the questionnaire. After investigated and removed some incomplete responds from the customers, the total number of responds which can used and analyze reach 104. Analysis data in this research is using *Generalized Structured Component Analysis* (GSCA).

IV. RESULT

Testing hypothesis and direct coefficient of affected line between customer satisfaction to switching intention, customer loyalty to switching intention, and customer satisfaction to customer loyalty prepared in the picture 4.1. as follow:

Picture 4.1.
Testing hypothesis and direct coefficient of affected line



The result of testing in the picture 4.1 shows that: (1) customer satisfaction affected to customer loyalty and (2) customer loyalty affected significant to switching intention, while (3) customer satisfaction affected not significant to switching intention. Testing hypothesis and direct affected line results completely prepared in the following table 4.1. as follow:

Table 4.1
Coefficient direct affected

| Direct affected | Estimate | SE | CR | Note |
|-----------------|----------|-------|-------|-----------------|
| CS → SI | -0.215 | 0.111 | 1.94 | Not significant |
| CS → L | 0.681 | 0.077 | 8.9* | significant |
| L → SI | -0.506 | 0.107 | 4.72* | significant |

Note: CR = significantat $\alpha = 0,05$

Source: result of GeSCA work, in 2014

Based on the testing result above, the hypothesis research can be explained as follow:

H 1 : customer satisfaction has a negatif signifikan effect on switching intention.

Testing result of H1 is customer satisfaction which gives negative significant to the switching intention declined or has not enough prove to receive H1, means that, the increase of customer satisfaction is not really affected to the switching intention or there is some customers who were increase the satisfaction and decrease the switching intention (non - significant affected can be transferred as non - generalization condition).

The result of H1 experiment is customer's satisfaction has negative influence to the rejected change intention or there is no sufficient evidence to accept H1, which means that the increase of customer's satisfaction has not influenced obviously to change intention or- in other words, there are some customers when their satisfaction increases so their intention to change will decrease (insignificant influence can be translated as a condition which cannot be generalized).

H2: customer satisfaction has a positive significant effect on customer loyalty

The result of H2 experiment is customer's satisfaction which has positive significant influence to customer's satisfaction accepted or there is sufficient empirical evidence that the more customer's satisfaction increases, the more customer's loyalty increases, which means the increase of customer's satisfaction will be same and real with customer's loyalty or- in other words, this condition can be generalized where every telkomsel customer when their satisfaction increases so their loyalty will also increase.

H3: customer loyalty give negative and significant impact to the switching intention.

The result of H3 experiment is customer's loyalty which has negative significant influence to change intention is accepted, means the increase of customer's loyalty will decrease the customer's intention to be changed. There is significant meaning which can be explained that this condition shows that in general, or the majority of telkomsel customer where their loyalty increases, their change intention will decrease.

H4: Customer satisfaction has a negative and significant impact to switching intention through customer loyalty

Table 4.2 shows that before customer's loyalty mediation appears, the coefficient stripe of customer's satisfaction to the change intention is -0,561. Furthermore, after adding the customer's loyalty as a mediation, coefficient stripe becomes -0,315 and not significant (CR=1, 94).

Table 4.2

The Result of Mediation Characteristic Experiment of Customer's Loyalty

| Relation | Estimate | SE | CR | Influence |
|------------------|----------|-------|-------|---------------|
| Before mediation | | | | |
| CS->SI | -0.561 | 0.061 | 9.24* | Significant |
| After mediation | | | | |
| CS->SI | -0.215 | 0.111 | 1.94 | Insignificant |
| CS->LOYAL | 0.681 | 0.077 | 8.90* | Significant |
| LOYAL->SI | -0.506 | 0.177 | 4.72* | Significant |

Source: processing result of GeSCa, year of 2014

Information: CS: Customer's satisfaction; LOYAL: Customer's loyalty; SI: Change intention

The result of coefficient stripe of customer's satisfaction to customer's loyalty as 0,681 is significant (CR=8,90), and coefficient stripe of customer's loyalty to the change intention as -0,506 is significant (CR=4,72). Mediation characteristic of customer's loyalty of customer's satisfaction relation to the change intention is *complete mediation*, because coefficient stripe result of customer's satisfaction to the change intention is insignificant. This result means that customer's satisfaction can influence the change intention through the customer's loyalty. Based on the result, sufficient empirical evidence is gotten to accept H4, that customer's satisfaction has significant influence on the change intention through the customer's loyalty mediation.

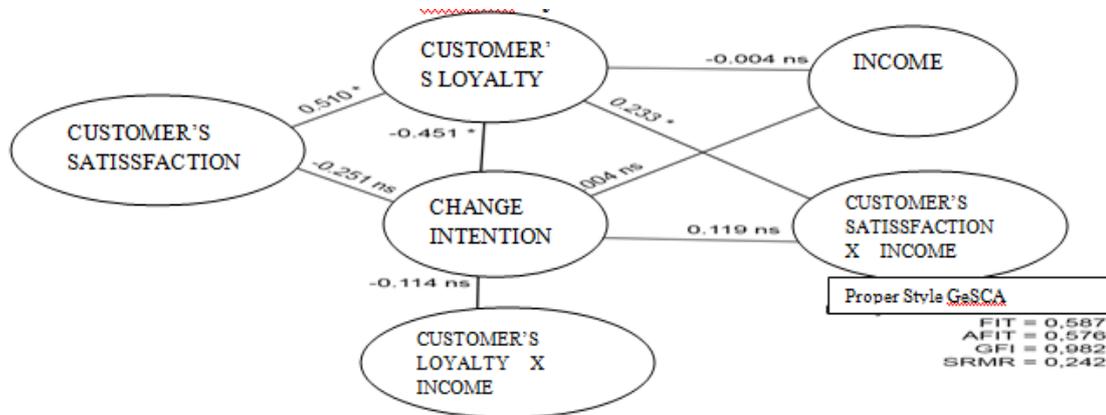
H5: Income has a moderating effects on relationship between customer satisfaction, customer loyalty and intention to switch

GeSCA style with additional income as a moderate variable is explained on picture 4.3 below. There is an estimate that customer's characteristic with the income more than 2 millions, the high loyalty will decrease the change intention more.

Picture 4.2

GeSCA Style with Moderate Income

Table 4.3



GeSCA Style with Moderate Income

| Relation | Estimate | SE | CR |
|------------------|----------|-------|-------|
| CS->LOYAL | 0.510 | 0.113 | 4.52* |
| INCOME->LOYAL | -0.004 | 0.070 | 0.05 |
| CSXINCOME->LOYAL | 0.233 | 0.105 | 2.22* |
| CS->SI | -0.251 | 0.145 | 1.73 |
| LOYAL->SI | -0.451 | 0.151 | 2.99* |
| INCOME->SI | -0.004 | 0.080 | 0.05 |
| CSXINCOME->SI | 0.119 | 0.163 | 0.73 |
| LOYXINCOME->SI | -0.144 | 0.158 | 0.91 |

Source: Processing result GeSCA, year of 2014

Information: CS= Customer's satisfaction; LOYAL= Customer's loyalty; SI= Change intention, INCOME= Income, * = significant on $\alpha=0,05$ $CR \geq 2$

Coefficient stripe of customer's satisfaction interaction with the income of customer's loyalty is significant. In the other two coefficient stripes—customer's satisfaction of customer's loyalty is significant, whereas the income of the income of customer's loyalty is insignificant. This result shows that the income is proven to be a moderate variable on the relation of customer's satisfaction with customer's loyalty. Customer's loyalty will be more powerful if customer's satisfaction increases. The analysis result proves that income can moderate the relation of customer's satisfaction to customer's loyalty with *pure moderation* character.

The proof of moderate characteristic of income to the satisfaction relation and customer's loyalty to the change intention will be based on the experimental result of two coefficient stripe which is characterized as interaction. Coefficient stripe of customer satisfaction interaction to the income of change intention is insignificant. Furthermore, coefficient stripe of customer's loyalty interaction to the income of change intention is also insignificant. Meanwhile, in the three other coefficient stripes—customer's satisfaction to change intention has insignificant influence; customer's loyalty to change intention has significant influence. This result explains that the income is not proven to be moderate variable on satisfaction relation to change intention and on customer's loyalty relation to change intention. At insignificant experimental result in the other coefficients, it can be meant that some customers whose salary is more than 2 millions, their change intention will decrease if they have high loyalty or- in other words, the customers will be unwilling to change if they are more loyal.

V. DISCUSSION

5.1 The Influence of Customer's Satisfaction to Change Intention

The result proves that the increase of customer's satisfaction is not able to decrease customer's intention to be changed. It indicates that customer's satisfaction is not a determiner of change intention of telkomsel customer in Makassar city because customer's satisfaction only cannot assure that customers will decrease their intention to be changed (Kassim & Abdullah, 2008; Jung & Yoon, 2012). The discovery of this research shows that even though the customer is happy and enjoyable for using Telkomsel service in Makassar, it directly has not been able to decrease the customer's intention which has been considered to be changed another provider which offers more variable service than Telkomsel. Satisfied customer still has changed behavior by using more than one of cards or using cellular service more than one provider. It is shown by respondents characteristic data which shows 66,35% of respondent use additional provider, it means that many of Telkomsel customers who become respondents of this research have changed part of their purchase to another operator.

Researcher found that many former researches supported this research result. Jung and Yoon (2012) stated that the increasing of customer satisfaction not only result in customer loyalty increasing but also increasing of customer shiftintention, because even though the company has upgraded its service performance so that customer satisfaction will increase, however this could not prevent those who have decided to change. Therefore the companies need to focus on aiming their marketing strategies on the customer loyalty program because the result of this research had proven that customer satisfaction is not only the determiner in reducing customer changing intention. Based on this fact, customer satisfaction must head for customer loyalty (Bowen and Chen, 2001). The result of this research had confirmed a research (Castro and Armario, 1999; Reichheld and Schefter, 2000; Zeithaml *et al.*, 2009) which stated build up customer loyalty is the method to build a continuing competitive superiority. A loyal customer will increase company business value and enable the company to maintain lower expense compared if the company spends expense to attract new customers.

5.2. Influence of Customer Satisfaction on Customer loyalty

This finding empirically proved that the more satisfy customers the more loyal they would be based on maintaining continuous relationship item showed by buying pulse and assigning Telkomsel services as their first choice. This result exposed that customers were happy and enjoy Telkomsel services. Therefore customer, indeed, make serious effort so that their cellular number they used remain active by regularly buying pulse and assign Telkomsel as their main choice of call and message need.

This finding is also supported by interview result by some respondents generally revealing that they remain their cellular number on by regularly replenishing the pulse and informing their friends and families to keep in touch with them on their Telkomsel number, it means that customers have recommended Telkomsel to their friend and other people. This result is appropriate with respondent characteristics data which shows that average Telkomsel customers, who are the respondent of this research, have used their Telkomsel number for more than 3 years, it means that customer is keeping the relationship and assigning Telkomsel as main choice for communicating by reason of satisfaction on Telkomsel services.

This research finding supports Jung and Yoon's ((2012) which explained that satisfy customers will behave specially, such as recommend the company to others, re-buy the product, and be loyal to the company. This finding also extend Mohsan's research result (2011) which explained that customers satisfaction is a prerequisite needed to build long-term relationship and increase customers loyalty.

5.3. Influence of Customers Loyalty on Customers Intention to Shift.

Hypothesis evaluation result shows the more loyal customers the more customers had little mind to shift onto other providers. This finding strengthen Mittal and Lassar's theory (1998) explaining that customers loyalty and shift intention cannot be apart just like two side of coin where if shift intention is low then loyalty is high.

This research as well strengthen Jung and Yoon research (2012) which found that customers loyalty is influential negatively and significant on shift intention, the argument is that customers loyalty more reserve than customers satisfaction so it is better if the company more focus on customers loyalty program. This finding likewise confirmed Bansal and Taylor's opinion (1999) which stated that customers with low loyalty are very likely to shift, as well as Kotler dan Gertner's (2002) that loyal customers would not have any intention to shift.

5.4. Influence of Customers Satisfaction on Shift Intention by Customers Loyalty Mediation.

This research result shows that customers' satisfaction unable to cause direct shift intention to go down, yet customer satisfaction has to make customer to be loyal at first to reducing customers' intention to shift. This finding strengthen Kotler and Keller (2012) which states that satisfy customers tends to behave differently like re-buying, extend positive information and even recommend the company. This finding yet affirm Lee and

Murphy's finding (2006) explaining that customer loyalty comes from customer satisfaction so customers with high loyalty reduce their intention to shift. According to interview result with some respondents, it is found that generally customers who have use Telkomsel service for long time said that they remain loyal in using Telkomsel number and do not shift onto other providers because they are happy and enjoy Telkomsel service. The reason is because up to now Telkomsel is the only one who is able to reach all remote regions in Indonesia so that it helps them in term of communicating with out of town families and friends. In addition Telkomsel has one program that gives 250 minutes free call with cheap cost to other Telkomsel numbers.

5.5. Influence of Income Moderation on Customer Satisfaction, Customer loyalty and Shift Intention.

The result of this research has proven that the income moderation influence on the relation of customers satisfaction toward customers loyalty only. This result explains that income has proven to be moderation variable in relation to customers satisfaction toward customers loyalty. Customers' loyalty will be stronger if customer's satisfaction increases. This research finding unlike with Gonçalves and Sampaio finding (2012) which found that ultimate does not moderate the relation between customers' satisfaction and customers' loyalty. However this finding does support Homburg and Giering's (2001). They state that relation between customers' satisfaction and customers' loyalty is lower for people who have high income compared with those who have lower income. Argument given for this finding is that financial risk related to unqualified product purchasing is lower for people who have high income.

Based on interview result, it shows that in general customers with low income still prefer to choose cheap cost for internet and social media by using more than one provider, on the other hand those with high income in determining additional provider, they tend to consider about internet quality and access speed. This finding shows that customers with high income more likely to give response when their satisfaction is increased along with the increasing of Telkomsel service. Thus they assign Telkomsel as the first choice in communication.

VI. LIMITEDNESS AND FURTHER RESEARCH

Researcher have given the best shoot in order to finish this research, however researcher aware that the result, yet, still far from perfection. Therefore this research has limitedness. Researcher observe Telkomsel customer in Makassar only so that this research could not be generalized yet. Respondent characteristics data shows that most of respondent used is more than one cellular provider service which shows that even though customers do not change Telkomsel into other provider, they prefer adding service because there are some customers need which cannot be fulfilled by using Telkomsel only. It indicates that customers are "pushed" by a strong urge such as friends, families and the surroundings. Hence in order to evolve this research, it is a good idea to insert customers' surrounding role so that there will be more interesting result of the further research.

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