# ANALYSIS OF FACTORS AFFECTING *CONSUMER DISSATISFACTION* AND *SWITCHING BEHAVIOR* IN CUSTOMERS SYARIAH BANK IN SURABAYA

**Gogi Kurniawan**

Student of Doctoral Program in Management at STIESIA Surabaya , Indonesia
Lecturer in Management Study Program at STIE YAPAN Surabaya, Indonesia

*Corresponding Author: gogi@stieyapan.ac.id

**Abstract:** This study aims to examine and analyze Service Quality, Brand Image, Trust, Customer commitment to Customer Dissatisfaction and Switching Behavior at Islamic banks in Surabaya.The population in this study were all customers of Islamic banks in Surabaya who made credit application withdrawals at the customer's initiative. With the number of samples set as many as 100 customers spread across nine Islamic banks in Surabaya. The test used in this study is the path analysis testBased on the results of the research that has been done, it can be concluded as follows: The results show that Service Quality has a significant effect on Customer Dissatisfaction. The results showed that Brand Image has no significant effect on Customer Dissatisfaction. The results showed that trust has a significant effect on customer dissatisfaction. The results showed that customer commitment had a significant effect on customer dissatisfaction. The results showed that service quality had a significant effect on switching behavior. The results showed that Brand Image had no significant effect on Switching Behavior. The results showed that trust had no significant effect on Switching Behavior. The results showed that trust has a significant effect on Switching Behavior. The results showed that Customer Dissatisfaction had a significant effect on Switching Behavior

*Keywords: Consumer Dissatisfaction and Switching Behavior*

## 1. Introduction

The development of Islamic banking in Indonesia is marked by the rapid study and publication of the principles and practices of Islamic banks. The emergence of Islamic banks in Indonesia also contributed to the development of conventional and sharia banking regulatory systems. However, the market share of Islamic banking in Indonesia is still considered small when compared to other Muslim majority countries. Currently, Indonesia's Islamic banking market share is only around 5.7 percent. Meanwhile, Malaysia's sharia banking market share has reached 23.8 percent. Even Saudi Arabia reached 51.1 percent.

The decline was inseparable from the competitive climate in the banking sector between conventional banks and Islamic banks. On the other hand, such rapid environmental changes are increasingly supporting the current competition. One indicator of success is often seen from the achievement of the number of customers through a marketing strategy. But what happened to Islamic banks the number of customers has decreased. In 2015, the number of Islamic bank financing customers was 3,401,887 customers. And experienced an increase in the number of customers by 3,801,121 customers. But starting from 2017 - 2019 it has experienced a downward trend. In 2017 it was 4,520,667, decreased in 2018 by 4,366,831 and decreased again in 2019 by 3,854,102. From the visible trend, it can be seen that the number of customers in sharia banks has decreased.

This phenomenon is an indication that consumers or customers switch Islamic banks to other Islamic banks or even conventional banks. The condition of the decline in the performance of Islamic banks at the national level also has an impact on the performance of Islamic banking in the City of Surabaya, the financial performance of Islamic banks in Surabaya in the last three years has decreased, which has contributed to the decline in the market share of Islamic banking, which also indicates a decline in customers. The decline in DPK (Third Party Funds) of Sharia Banks in Surabaya from 2018 worth 18,742 decreased in 2019 by 16,854, which can be interpreted as starting to decline in public confidence in Islamic banking. Apart from DPK, the value of FDR (Finance to Deposit Ratio) for Islamic banks in Surabaya from 2017 to 2019 has decreased. FDR is one of the ratios that greatly affects market share. If this ratio increases within a certain limit, the more funds will be channeled in the form of financing, so that it will increase the market share of Islamic banks, assuming the bank channels its funds for effective financing.

This indicates that Islamic banks have not been able to suppress or reduce the *switching behavior* of customers who make loans . A high level of *customer switching behavior* in a company will threaten the survival of a company, because customers are an important asset for the company. The presence of customers makes a company run well, increases sales (revenue), and makes it easier to achieve company goals.

Theoretically and empirically, the factor that can cause consumers to switch brands or switching behavior is dissatisfaction. According to Yunita and Rosa (2016), the dissatisfaction experienced by consumers makes consumers switch to other brands. Dissatisfaction occurs because performance fails to meet consumer expectations or expectations. For consumers, dissatisfaction is an uncomfortable condition. Consumer expectations are part of desires that also demand to be fulfilled. As a party that can choose a variety of alternative brands, consumers will look for brands that can fulfill their desires or fulfill their expectations. So that the greater the dissatisfaction, the greater the desire to move.

Consumer dissatisfaction is not an emerging factor. This condition is certainly triggered by several other conditions. One of them is the quality of service or service quality. Service quality according to Tjiptono (2011: 59) is the advantage of a service and control over these advantages to meet customer needs and desires. Service quality is also defined as the customer's perception of the overall quality or superiority of a product or service with respect to the intended purpose. Changes in the technology environment are increasingly fast, making service quality potential to create competitive advantage.

The importance of service quality is because human nature is to want to be served well (Culiberg and Rojšek, 2010) so that in service companies, service is the main thing in their business. The bank is no exception. The service quality that exists in Islamic banks is currently considered by some customers to be still not in accordance with customer expectations, which is shown by complaints about employees' lack of knowledge about sharia, as well as the lack of attention and attitude of employees in serving customers, and the difficulty of contacting employees if customers need it. The existence of several complaints related to the service caused customer dissatisfaction and also the desire to move. So that the worse the quality of service, the greater the customer dissatisfaction which can lead to brand switching. Empirically, research related to the relationship of service quality to dissatisfaction and shifting behavior is emphasized by Rahmat (2014).

Besides service quality, another factor that can cause customer dissatisfaction is brand image. Brand image is one of the factors to cause customer dissatisfaction and switching behavior towards a particular brand of product offered, in a very competitive business competition. According to the America Marketing Association (AMA) in Kotler et al. (2012: 230), brand (brand) ) is defined as a name, term, sign, symbol, or design, or a combination thereof, which is intended to identify the goods or services of one of the sellers or groups of sellers and to differentiate them from competitors. Harjanto (2009) states that a brand is a self-statement, reflecting the characteristics of the company. Consumers tend to move a product brand that is considered unable to provide value to the products they have consumed. If the customer feels that the brand image of the company in this case is that the bank is lacking, then the customer will feel dissatisfied. Because the image expected of the brand, product and company is not what the customer wants. A bad or damaged image on the brand will create negative perceptions in customers. These negative perceptions will make it easy for customers to find and look for mistakes from banks and if they find even though these are small, they will be assessed as big mistakes which then make customers dissatisfied and then they can choose another one as their replacement.

The brand image of Islamic banks is strong enough, namely the brand image as a bank that serves and supports financing with an anti-usury system. The problem is that Islamic banks actually want their customers not only to assess the brand image of the Islamic bank as an anti-usury channeling bank, but also as a Savings / Savings bank, Investment Fund Managers and so on. Empirically, the relationship between brand image and customer satisfaction is shown by the research results of Cahyono et al. (2015). This study discusses the relationship between brand image and satisfaction and not dissatisfaction. This study takes this research because it only reverses the logic of satisfaction into dissatisfaction.

Another study conducted by *Tumbol et al.* (2017) also mentions factors *t rust* as decisive factors of dissatisfaction and brand migration. *Trust* in general can be interpreted as trust in another party because that party can be trusted. A person or company can be trusted because they have high integrity which is associated with quality such as consistency, competence, honesty, fairness, responsibility, very helpfulness, and kindness. According to Sumarwan (2014: 165) consumer trust is consumer knowledge about an object, its attributes , and the benefits. The trust of banking customers can be lost if the company does not have integrity, employees are not competent and there are indications of not providing benefits to customers. In this condition, it will make customers lose trust and will make customers dissatisfied. Dissatisfaction due to loss of trust will have a significant impact on companies, especially banks, as institutions that are trusted to manage customer money. The further impact of dissatisfaction will also cause customers to switch brands to banks which they feel can give customers confidence.

Based on the foregoing, the study re-tested the variables that are thought to have a direct influence on the intention to switch customers to Islamic banking services by adopting constructs from various behavioral literatures. It aims to examine and analyze the effect of these constructs on the intention to switch customers to Islamic bank services. . Therefore, the title put forward is: "Analysis of Factors Affecting Consumer Dissatisfaction and Switching Behavior in Customers of Islamic Banks in Surabaya."

## 2. Literature Review

### Quality of Service

The quality of service according to Tjiptono (2008: 61) is the advantage of a service that can only be assessed by customers. Quality is defined as the customer's perception of the overall quality or superiority of a product or service with respect to the intended purpose. Quality must start with customer needs and end with customer perceptions. This means that good quality is not based on the point of view or perception of the service provider, but based on the customer's point of view or perception.

According to Kotler *et al.* (2012: 20) quality must start from customer needs and end with customer perceptions. It means that a good quality image is not seen from the service provider perception, but based on the customer's perception. The customer's perception of quality is an overall behavior of the excellence of a service.

*Service quality* according to Engel *et al.* (2012: 45) can be measured with the dimensions as follows this :

1. *Tangibles* include physical facilities, equipment, employees or employees, and means of communication.
2. *Reliability* is the ability to provide the promised service with immediate, accurate and satisfactory.
3. *Responsiveness* is the desire of the staff and employees to assist customers and provide service with a response.
4. *Performance* includes the knowledge, ability, politeness and trustworthiness of staff, free from harm and risk.
5. *Emphaty* includes ease in making relationships, good communication, personal attention, and understanding customer needs.

*Service Quality* in Pereira's (2016) study uses five indicators as the basis for measurement consisting of: *tangibles, reliability, responsiveness, assurance* and *empathy* .

### *Brand Image*

According to the *America Marketing Association* (AMA) in Kotler *et al.* (2012: 230), *brand is* defined as a name, term, sign, symbol, or design, or a combination thereof, which is intended to identify goods or services from one of the sellers or groups of sellers and differentiate them from competitors. Then a *brand* is a product or service whose dimensions differentiate the brand in some way from other products or services designed to meet the same needs. These differences can be functional, rational, or significantly related to the product performance of the brand. These differences can also be symbolic, emotional, or intangible in relation to what the brand represents.

The dimensions that form a *brand image* according to Aaker and Biel (2009: 71) are : *corporate image* , *product image* , and user image.

1. *corporate image* is a set of associations that consumers perceive to companies that make goods or services, including: popularity, credibility, company networks, and the users themselves.
2. *product image* is a set of associations that consumers perceive to a good or service, including: attributes of the product, benefits to consumers, and guarantees.
3. *user image* is a set of associations that consumers perceive to users who use a good or service, including: the user himself, as well as his social status.

***Trust***

*Trust* in general can be interpreted as trust in another party because that party can be trusted. A person or company can be trusted because they have high integrity associated with qualities such as consistency, competence, honesty, fairness, responsibility, very helpful, and kind. According to Sumarwan (2014: 165) consumer trust is consumer knowledge about an object, its attributes, and its benefits. Based on this concept, consumer knowledge is closely related to the discussion of attitudes because consumer knowledge is consumer confidence.

Consumer trust or consumer knowledge involves the belief that a product has various attributes and the benefits of these attributes. In general, the definition of trust relates to the belief by one party to the other party that the second party will behave which causes positive results to the first party. Therefore, the substance of the definition of trust can be divided into two main things, namely trust is trust is the partner's, which includes the trust of the first party to his partner that his partner will fulfill his promises made, and trust is the binovelen of the partner is the partner's benovelence), which deals with the extent to which the first party believes that the second party is genuinely interested in the welfare of the first party. Therefore, customer trust in a company includes how the company behaves, such as honesty, integrity, capability, consistency, and various other performances that shape customer trust (Sumarwan, 2014: 166).According to Mowen and Minor (2008: 123) there are three types of trust, namely: object attribute trust, attribute benefit belief, and object benefit belief.

1. Trust object attribute.
   Knowledge about an object has a special attribute called object attribute trust. Trust in object attributes relates an attribute to an object, such as a person, goods or services.
2. Trust benefit attribute.
   A person is looking for products and services that will solve problems and fulfill their needs in other words have attributes that will provide recognizable benefits. This relationship between attributes and benefits illustrates the second type of trust.
3. Trust the object benefits.
   The third type of belief is formed by relating objects and their benefits. Belief in object benefits is the consumer's perception of how far a certain product, person or service will provide certain benefits.

**Customer Commitment**

Customer commitment is an attitude that reflects the desire to maintain a valuable relationship (Dube and Shoemaker, 2000). Customer commitment can be classified into three types, namely affective commitment, continuous commitment, and normative commitment (Allen and Meyer, 1990). Clugston (2000) states affective commitment, continuous commitment, and normative commitment are bridges between satisfaction and plans to move. The author can conclude that customers who are committed to the bank will be less likely to switch to another bank.

**Consumer Dissatisfaction**

According to Sunyoto (2015: 140), consumer satisfaction is an important concept in marketing and consumer research. It has become a popular opinion that if consumers are satisfied with a product or brand, they are more likely to continue buying and using it and telling others about their pleasant experience with the product. Sangadji and Sopiah (2013: 181) define consumer satisfaction as a condition in which consumer expectations for a product match the reality that consumers accept. If the product falls below expectations, consumers will be disappointed. Conversely, if the product meets expectations, consumers will be satisfied.

Kotler and Keller (2014: 138) define consumer satisfaction as a feeling of pleasure or disappointment for someone that arises from comparing the perceived performance of the product against their expectations. If performance fails to meet expectations, customers will be dissatisfied. Indicators for measuring customer satisfaction variables adapted from Asih (2015) include:

a) Unsatisfactory service
b) Incomplete facilities

***Switching Behavior***

Sumarni and Soeprihanto (2010: 56) state that *brand switching* is a time when a customer or a group of customers switches loyalty from one brand of a particular product to another. According to Gerrard and Cunningham (2004), defining *customer switching behavior is the* movement of customers from one bank to another, not between branches within the same bank. Based on the above opinion, *switching behavior* can be defined as the behavior of moving customers from one brand to a product brand from another company.
Indicators to measure customer satisfaction variables adapted from Jaya (2016: 126) include:

a) Bank transfer
b) Transfer of products and services
c) Addition of products and services

**Framework**

This study is intended to determine the factors that affect customer satisfaction and loyalty at Islamic banks in Surabaya. These factors include *brand image* ($X_1$), service quality ($X_2$), *trust* ($X_3$), *customer commitment* ($X_4$). Based on the theoretical and empirical descriptions that have been stated previously, the framework proposed in this study can be presented in Figure 1 below.

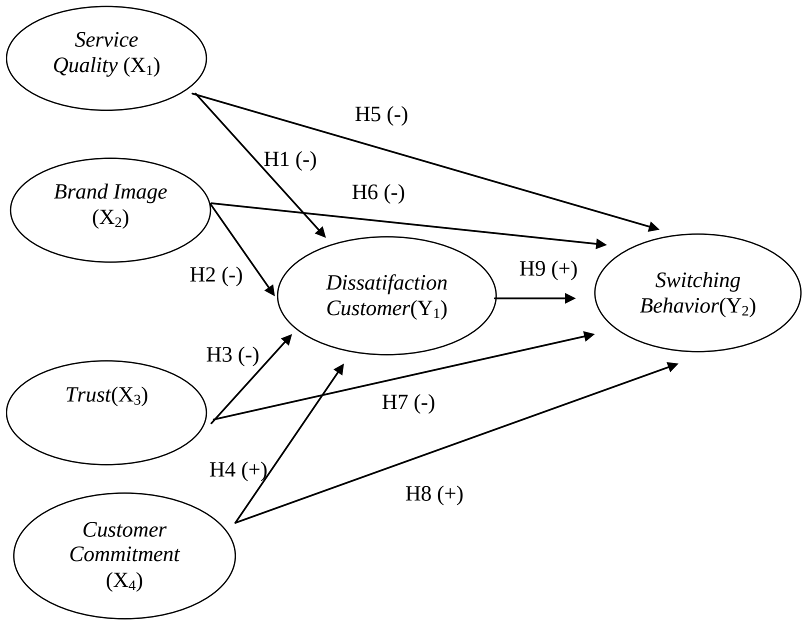


**Figure 1 Framework**

## 3. Method

### Operational Definition and Variable Measurement

The operational definitions for each research variable, namely *Service Quality* , *brand image, trust* , *customer commitment* , *Consumer Dissatisfaction* , *switching behavior* , are as follows:

1. ***Service Quality*** **($X_1$)**

*Service Quality is* defined as customers' perceptions of Islamic bank services in accordance with the quality standards required by customers. Indicators to measure *Service Quality* variables adapted from Chakravarty (2004) include : Tangible ($X_{1.1}$), Assurance ($X_{1.2}$), Responsiveness ($X_{1.3}$), empathy ($X_{1.4}$), and Reliability ($X_{1.5}$). *Service quality* variable indicators are as follows:

1.Tangible ($X_{1.1}$),
   a. Personnel appearance
   b. Clean office waiting area
   c. Large parking space
   d. Sufficient seating in the waiting room for customers

2.Assurance (X1.2),
   a. Employee knowledge
   b. Courtesy of employees
   c. The ability of employees to solve customer problems
   d. Trustworthy employees
   e. Confident employees

3.Responsiveness (X1.3),
   a. Willingness to help customers
   b. Provide fast service
   c. Credit department employees are available to answer customer questions

4. Empathy (X1.4)
   a. Employee concern for customer problems
   b. Individual employee attention to customers
   c. Employees strive to communicate well the products that suit customers

5.Reliability (X1.5)
   a. Ability to do as promised
   b. Reliable employees
   c. Employees answer questions accurately
   d. Credit employees can reassure customers

2. ***Brand Image*** **($X_1$)**

*Brand image* is defined as beliefs, ideas, and impressions of customers to a brand in this case is the *brand image* owned Islamic bank . The indicator used to measure the *brand image* variable was adapted from Sasmita and Suki (2015) . The indicators of *brand image* variables are as follows:
   a. A well-known product
   b. Has a "clean" image
   c. Has a different image compared to other banks

3. ***Trust*** **($X_3$)**

*Trust is* defined as the trust of Islamic bank customers on competence, kindness and integrity to the Islamic bank . The indicator for measuring the *trust* variable is adapted from Nguyen et al ( 2013 ). The indicators of the *trust* variable are as follows:
   a. Have integrity in helping customers

b. One of the experts in credit affairs
c. Care for the welfare of customers

**3. *Customer commitment* ($X_4$)**

Is Omer Commitment Customer commitment is an attitude that reflects the desire to maintain a valuable relationship. The *customer commitment* variable indicators are as follows:

a. Customer commitment
b. Customer goals
c. Customer needs

**6. *Consumer Dissatisfaction* ($Y_1$)**

*Consumer Dissatisfaction* is a mismatch of expectations with customers' realities on products and services . Indicators to measure customer satisfaction variables adapted from Gapcova (201 4 ) include: unsatisfactory services ($Y_{1.1}$), incomplete facilities ($Y_{1.2}$).

a. Many credit terms
b. High interest rate
c. Long credit process
d. Site survey officers make it difficult
e. Inflexible payment times
f. Limited payment places
g. Limited credit limit

**7. *Switching Behavior* ($Y_2$)**

*Switching behavior* is the behavior of the migration of customers of products and services of Islamic banks to the products and services of other banks . Indicators to measure customer switching behavior variables adapted from Jaya (2016) include:

a. The customer decides to switch to another bank ($Y_{2.1}$),
b. Customer decides to move to another bank ($Y_{2.2}$)
c. The customer decides not to continue using the service / product ($Y_{2.3}$)

**Population and Sample Research**

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then a conclusion is drawn. The population in this study were customers of nine national Islamic banks in Surabaya.

The sample is part of the number of characteristics possessed by the population. So the sample is part of the population. Determination of the sample in this study using the sampling technique used in this study is the *Disproportionate* technique . *Disproportionate* is a sampling technique that is carried out when the properties or elements in the population are not homogeneous and stratified less or disproportionately. (Margono, 2004), so that it was determined using the *accidental sampling* method , namely anyone who could be a respondent at the research location. To determine the number of samples, the researchers followed the guidelines for the minimum number of samples needed, namely five times the number of variable indicators (Maholtra, 2006 ) considering the recommendation of Frankel and Wallen (1993) where for descriptive research the minimum sample size is 100 samples. Given the respondents spread across 9 Islamic banks ( PT. Bank Muamalat Indonesia, Bank BRI Syariah, Bank BNI Syariah, Bank Syariah Mandiri, Bank Syariah Mega Indonesia, Bank Panin Syariah, PT. Bank Syariah Bukopin, PT. BCA Syariah, PT Bank Tabungan Pensiunan Nasional Syariah )

**Analysis Technique**

In order to know and prove the effect of *brand image* , *service quality* , *trust* , *customer dissatisfaction, customer switching behavior* at Islamic banks in Surabaya, *path analysis is* used . Path analysis will be processed using the AMOS program version 22. According to Retherford (in Sarwono, 2007), *path analysis* is a development technique of multiple linear regression, this technique is used to test the magnitude of the contribution shown by the path coefficient on each path diagram of the causal relationship. among variables *brand image* , *service quality* , *trust* in *customer dissatisfaction* and *switching behavior* . Webley (in Sarwono, 2007) describes the development path analysis as indirect forms of regression with the aim to provide an estimate of the level of *magnitude* and *significant* causal relationship in a set variabel.Dimana hypothetical structural equations generated from *path analysis* , is as follows:

$$\mathbf{Y}_1 = \gamma_1 \mathbf{X}_1 + \gamma_2 \mathbf{X}_2 + \gamma_3 \mathbf{X}_3 + \gamma_4 \mathbf{X}_4 + \varepsilon_1 \text{ ............................ ................ } (1)$$

$$\mathbf{Y}_2 = \gamma_1 \mathbf{X}_1 + \gamma_2 \mathbf{X}_2 + \gamma_3 \mathbf{X}_3 + \beta_1 \mathbf{Y}_1 + \varepsilon_2 \text{ . .......................................... } (2)$$

Information:
$X_1$ = *Brand Image*
$X_2$ = *Service Quality*
$X_3$ = *Trust*
$X_4$ = *Customer Commitment*
$Y_1$ = *Customer dissatisfaction*
$Y_2$ = *Switching Behavior*
$\gamma_{1\text{-}3}$ = path coefficient from exogenous to endogenous
$\beta_1$ = path coefficient of endogenous to endogenous
$\varepsilon$= *Estimate of error* of each equation

The hypothesis was tested using a significance value of CR. Testing criteria :
1) If the significance of CR is calculated as $\leq 0.05$, then $H_1$ is accepted and Ho is rejected.
2) If the significance of CR count > 0.05, then $H_1$ is rejected, meaning that Ho is accepted.

## 4. Result and Discussion

**Path Analysis Test Results**

Before testing *path analysis* , first performed testing assumptions asumsi.Uji path analysis consists of two, namely outlier test and test for normality. The complete results of the assumption test are:

**Normality test**

The normality test that must be fulfilled is univariate and multivariate normality. Normality test using *skewness* and *kurtosis* . The data is said to be normally distributed if it has a CR value of *skewness* and *kurtosis* in the range of $\pm$ 2.58 both univariate and multivariate. Following are the results of univariate and multivariate data normality testing .

**Table 3. Data Normality Test by Univariate**

| Variable | skew | cr | kurtosis | cr |
|---|---|---|---|---|
| CM | .705 | 2,877 | .213 | .435 |
| TRS | .188 | .767 | -,662 | -1,351 |
| BI | .343 | 1,402 | -.558 | -1,140 |
| SQ | -677 | -2,765 | 1,785 | 3,644 |
| DC | 1,027 | 4,194 | .414 | .846 |

| Variable | skew | cr | kurtosis | cr |
|---|---|---|---|---|
| SB | .085 | .346 | -,675 | -1,378 |
| Multivariate | | | 1,927 | .983 |

**Data source: Primary data processed, 2020**

The table shows that the univariate normality test, there are two variables that have a CR skewness value according to the standard of less than + 2.58. From these results, the normality test meets the univariate requirements by skewness.

**Results of Path Analysis Testing**

In the test results of path analysis or *path analysis* will be described discussion that includes the coefficient line and the coefficient of determination, as follows:

**Path Coefficient**

The following is a picture of the results of the *path analysis* test with the path coefficient value or *standardize* on each variable

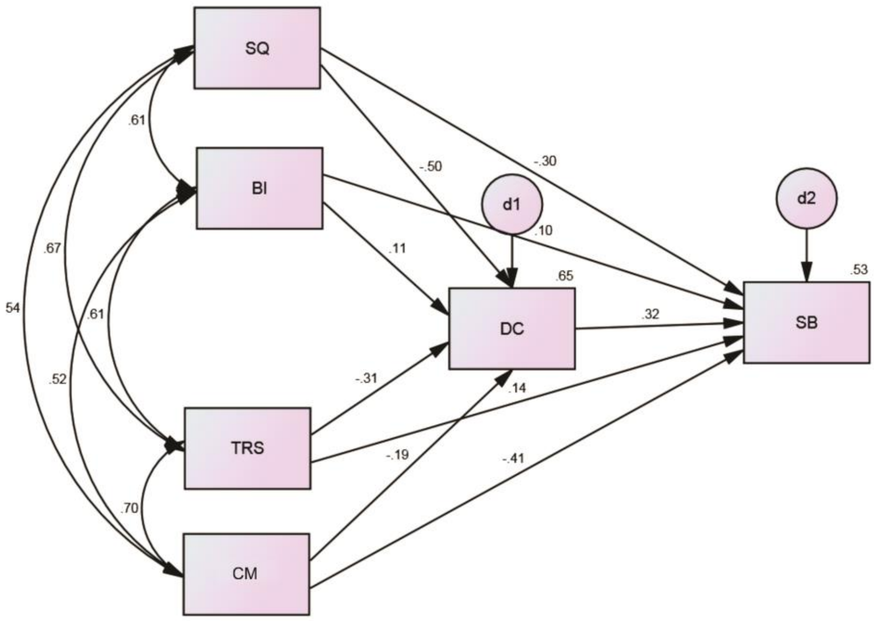


**Figure 2. Path Analysis Test Results**

The following is a table of path analysis test results based on the path coefficient value :

**Table 4 Value of Path Coefficient of Influence Between Variables**

| Variable | | | Score Standardized Coefisient |
|---|---|---|---|
| *Customer Dissatisfaction* | <--- | *Brand Image* | 0.109 |
| *Customer Dissatisfaction* | <--- | *Trust* | -0.314 |
| *Customer Dissatisfaction* | <--- | *Service Quality* | -0.498 |
| *Customer Dissatisfaction* | <--- | *Customer commitment* | -0.186 |
| *SwitchingBehavior* | <--- | *Service Quality* | -0.301 |
| *SwitchingBehavior* | <--- | *Brand Image* | 0.101 |

| Variable | | | Score Standardized Coefisient |
|---|---|---|---|
| *Switching Behavior* | <--- | *Trust* | 0.136 |
| *Switching Behavior* | <--- | *Customer commitment* | -0.407 |
| *Switching Behavior* | <--- | *Customer Dissatisfaction* | 0.318 |

**Data source: Primary data processed, 2020**

From the table above, it is known that:

1. If the *Brand Image* variable changes, it will cause a change in *Customer Dissatisfaction* . A positive sign indicates a unidirectional change, that is, if the *Brand Image* variable increases then the *Dissatisfaction Customer* will increase, and vice versa if the *Brand Image* variable decreases, the *Customer Dissatisfaction* will also decrease with a path coefficient value of 0.109.
2. If the *Trust* variable changes, it will cause a change in *Customer Dissatisfaction* . A positive sign indicates a unidirectional change, that is, if the *Trust* variable increases then the *Dissatisfaction Customer* will increase, and vice versa if the *Trust* variable decreases then the *Customer Dissatisfaction* will also decrease with a path coefficient value of -0.314
3. If the *Service Quality* variable changes, it will cause a change in *Customer Dissatisfaction*. A positive sign indicates a unidirectional change, that is, if the *Service Quality* variable increases then the *Dissatisfaction Customer* will increase, and vice versa if the *Service Quality* variable decreases, the *Customer Dissatisfaction* will also decrease with a path coefficient value of -0.498
4. If the *Customer commitment* variable changes, it will cause a change in *Customer Dissatisfaction*. A positive sign indicates a unidirectional change, namely if the *Customer commitment* variable increases then the *Customer Dissatisfaction* will increase, and vice versa if the *Customer commitment* variable decreases then the *Customer Dissatisfaction* will also decrease with a path coefficient value of -0.186
5. If the *Brand Image* variable changes it will cause a *SwitchingBehavior* change . A positive sign indicates a unidirectional change, namely if the *Brand Image* variable increases, the *Switching Behavior* will increase, and vice versa if the *Brand Image* variable decreases, the *Switching Behavior* will also decrease with a path coefficient value of -0.301.
6. If the *Trust* variable changes, it will cause a change in *Customer Dissatisfaction* . A positive sign indicates a unidirectional change, that is, if the *Trust* variable increases , the *Switching Behavior* will increase, and vice versa if the *Trust* variable decreases, *Customer Dissatisfaction* will also decrease with a path coefficient value of 0.101
7. If the *Service Quality* variable changes, it will change the *Switching Behavior* . A positive sign indicates a unidirectional change, i.e. if the *Service Quality* variable increases , the *Switching Behavior* will increase, and vice versa if the *Service Quality* variable decreases, the *Switching Behavior* will also decrease with a path coefficient value of 0.136
8. If the *Customer commitment* variable changes, it will cause a change in *Switching Behavior* . A positive sign indicates a unidirectional change, namely if the *Customer commitment* variable increases , the *Switching Behavior* will increase, and vice versa if the *Customer commitment* variable decreases, the *Switching Behavior* will also decrease with a path coefficient value of -0.407

**Coefficient of Determination**

The coefficient of determination is a coefficient that shows the magnitude of the influence or contribution of exogenous variables to endogenous and endogenous variables to endogenous variables. Following are the test results that show the coefficient of determination:

**Table 5. Value of the coefficient of determination**

| Variable | $R^2$ |
|---|---|
| *Customer Dissatisfaction* | 0.655 |
| *Switching Behavior* | 0.533 |

**Data source: Primary data processed, 2020**

1. The amount of change caused by the independent variable on *Customer Dissatisfaction* is 65.5%. In other words, the effect of independent variables on *customer dissatisfaction* is 65.5 %.
2. The amount of change caused by the independent variable on *Switching Behavior* is 53.3%. In other words, the effect of independent variables on *Switching Behavior* is 53.3 %.

**Hypothesis testing**

There is not the influence parameters are partially known by the value of CR ( *Critical Ratio* ). To determine whether there is an effect of exogenous variables on endogenous and endogenous to endogenous variables, the provisions of the *level of significance* = 0.05 are used. If the significance value ≤ 0.05 then there is an effect of exogenous variables on endogenous or endogenous to endogenous variables . On the other hand, if the significance value is> 0.05, there is no effect of exogenous variables on endogenous or endogenous to endogenous variables. The complete results of hypothesis testing can be seen in the table below:

**Table 6. Hypothesis Testing Results Direct Effect**

| Variable | | | CR count | Level Sig nifikan |
|---|---|---|---|---|
| *Customer Dissatisfaction* | <--- | *Brand Image* | 1,360 | 0.174 |
| *Customer Dissatisfaction* | <--- | *Trust* | -3,232 | 0.001 |
| *Customer Dissatisfaction* | <--- | *Service Quality* | -5,830 | 0.000 |
| *Customer Dissatisfaction* | <--- | *Customer commitment* | -2,215 | 0.027 |
| *Switching Behavior* | <--- | *Service Quality* | -2,613 | 0.009 |
| *Switching Behavior* | <--- | *Brand Image* | 1,076 | 0.282 |
| *Switching Behavior* | <--- | *Trust* | 1,142 | 0.253 |
| *Switching Behavior* | <--- | *Customer commitment* | -4,062 | 0.000 |
| *Switching Behavior* | <--- | *Customer Dissatisfaction* | 2,721 | 0.007 |

**Data source: Primary data processed, 2020**

1. Tests using the CR value obtained 1.360 with a significance level of 0.174. This significance value is greater than 0.05. So that the first hypothesis which states that *Brand Image* has a significant effect on *Customer Dissatisfaction* cannot be accepted
2. Tests using the CR value obtained a value of -3.232 with a significance level of 0.001. This significance value is less than 0.05. So that the first hypothesis which states that *trust* has a significant effect on *customer dissatisfaction is* accepted

3. Tests using the CR value obtained a value of -5.830 with a significance level of 0.000. This significance value is less than 0.05. So that the first hypothesis which states that *Service Quality* has a significant effect on *Customer Dissatisfaction is* accepted
4. Tests using the CR value obtained a value of -2.215 with a significance level of 0.027. This significance value is less than 0.05. So that the first hypothesis which states that *customer commitment* has a significant effect on *customer dissatisfaction is* accepted
5. Tests using the CR value obtained a value of -2.613 with a significance level of 0.009. This significance value is less than 0.05. So that the first hypothesis which states that *Service Quality* has a significant effect on *Switching Behavior* can be accepted
6. Tests using the CR value obtained a value of 1.076 with a significance level of 0.282. This significance value is greater than 0.05. So that the first hypothesis which states that *Brand Image* has a significant effect on *Switching Behavior* cannot be accepted
7. Tests using the CR value obtained a value of 1,142 with a significance level of 0.253. This significance value is greater than 0.05. So that the first hypothesis which states that *Trust* has a significant effect on *Switching Behavior* cannot be accepted
8. Tests using the CR value obtained a value of -4.062 with a significance level of 0.000. This significance value is less than 0.05. So that the first hypothesis which states that *Customer commitment* has a significant effect on *Switching Behavior* can be accepted as true
9. Testing using the CR value obtained value of 2.721 with a significance level of 0.007. This significance value is less than 0.05. So that the first hypothesis which states that *Dissatisfaction Customer* has a significant effect on *Switching Behavior* can be accepted as true

**Discussion of Research Results**

**Effect of *Service Quality* Of *Customer Dissatisfaction***

The results showed that *Service Quality* has a significant effect on *Customer Dissatisfaction.* This shows that companies that do not maximize customer service will make customers experience dissatisfaction. This dissatisfaction arises from unsatisfactory physical evidence, prolonged and unresponsive service, not empathy, and unreliability. If the customer does not get the desired service, the customer still has many alternatives for using the services of other companies. Customers will compare the services of one company with another company. Companies that provide good service will make customers satisfied, and vice versa if the company fails to provide maximum service, the customer will be dissatisfied. Maximum service is needed in banking services. The customer will think that the customer has entrusted money or entrusted the choice of credit to the bank with a certain value. For customers, this has provided income for banks. The customer feels the party who has served the bank, so that the customer demands to get good service. With so many alternative banking options, customers are increasingly critical in demanding maximum service. If the bank does not provide maximum service, the customer will look for a bank that can meet their expectations as a customer. These results support the research of Rachmat (2014) and Pratiwi and Seminary (2015) . This study shows that service quality affects consumer dissatisfaction.

**Influence of *Brand Image* Of *Customer Dissatisfaction***

The results showed that *Brand Image had* no significant effect on *Customer Dissatisfaction.* A brand that already has a good image in customers basically makes customers think that the company that issued the brand is a good company. Then the customer also assesses that the product is also considered or perceived as good, and then the customer will also image himself according to using the brand. However, if the customer feels that the brand image of the company in this case is that the bank is lacking, then the customer will feel dissatisfied. Because the expected image of the brand, product and company is not what the customer wants. A bad or damaged image on the brand will create negative perceptions in customers. These negative perceptions will make it easy for customers to find and find mistakes from banks and if they find even though these are small, they will be assessed as big mistakes which then make the customer dissatisfied.

These results do not support the research of Upamannyu and Sankpal (2014) and Neupane (2015) which states that *brand image* has a positive effect on consumer satisfaction so that *brand image* has a negative effect on consumer satisfaction.

**Effect of *Trust* Against *Customer Dissatisfaction***

The results showed that *trust* has a significant effect on *customer dissatisfaction* Trust is built by the company on its customers so that customers can judge that the company chosen is a company that has expertise or is competent, has full integrity in completing its services and will act favorably on the customer. Building trust in customers takes a long time. So that trust is an expensive thing for a company. The trust of banking customers can be lost if the company does not have integrity, employees are not competent and there are indications of not providing benefits to customers. In this condition, it will make customers lose trust and will make customers dissatisfied. Dissatisfaction with the rooting of trust will have a significant impact on companies, especially banking, as a trusted institution.

These results support Mahaputra's research (2017) which also conducted research in the banking industry, namely Bank Permata. In Mahaputra's research (2017) states there is an effect of trust on customer satisfaction which is indirectly with the opposite logic also on customer dissatisfaction.

**Influence *Customer commitment* Against *Customer Dissatisfaction***

The results showed that *customer commitment* has a significant effect on *customer dissatisfaction*. So it can be concluded that the better the customer satisfaction felt by customers, the better the level of customer commitment to Islamic banks. High expectations on services and products make it difficult for the company to meet its performance. So that it will make it easier for customers to be dissatisfied or disappointed with products and services.

These results support the study of Susila et al (2014), but both studies are in the context of satisfaction and not dissatisfaction. This study takes this research because it only reverses the logic of satisfaction into dissatisfaction.

**Effect of *Service Quality* Against *Switching Behavior***

The results showed that *Service Quality* had a significant effect on *Switching Behavior* . Companies that do not provide excellent service will make customers' desire to move bigger. The desire to move is driven by the idea that there are still many companies that can provide maximum service and may exceed the company. Especially in the banking industry which is quite competitive. Companies will compete to provide maximum service to

customers. Customers move as part of a form of protest to the company that as customers they are entitled to maximum service. So that if the transaction process or the process of using customer services often gets bad service, the opportunity to move is very large.
These results support the research of Hermanto (2010) and Nurdin et al (2014) that the quality of service has an effect on *switching behavior* .

**Effect of *Brand Image* on *Switching Behavior***
The results showed that *Brand Image has* no significant effect on *Switching Behavior.* Brand image is important for both the company and the customer. The higher the brand image in the eyes of consumers, the greater the chance for consumers not to move. A brand with a good image in the customer, basically makes the customer aware that the company that issued the brand is a classy company. Both customers also assess that the products owned by the company are perceived as good, and furthermore the customer will also image himself according to using the brand. However, if the customer feels that the brand image of the company, in this case is banking, is lacking, then the customer will look for a company that has a high brand image. Customers will look for a brand image that is more in line with themselves. The move was triggered by the fact that the old company or bank did not match its image. Customers may perceive that their self-image is high which can only be fulfilled by banks that also have a high image. If many parties think that the company's image is low, it will be easy for customers to switch to banks that have a high image.
These results do not support the research of Cahyono (2015) and Engriani (2018) which states that *brand image* has an effect on *brand switching* .

**The Effect of *Trust* on *Switching Behavior***
The results showed that *trust has* no significant effect on *Switching Behavior.* Building trust in customers takes a long time. Customer trust in this case is that banking customers can lose if the company does not have integrity, employees are not competent, and there are indications that customers do not benefit. Eliminating customer trust means that the bank has failed to fulfill one or the three elements that build trust. In this condition, the customer will lose trust and will make the customer switch to another banking service which the customer feels deserves the customer's trust. The loss of trust according to the customer is a sign that the company is fundamentally unworthy and unable to provide the service the customer wants.
These results do not support the research of Tumbol *et al* . (2017) which states that trust affects the switching behavior of banking customers.

**Influence of Customer *commitment* to *Switching Behavior***
The results showed that *Customer commitment* has a significant effect on *Switching Behavior Customer commitment* . These results support the research of Clemes, Gan, and Zheng (2007) which concluded that customer commitment is the first order factor which becomes the reason for the customers of a bank in New Zealand in determining the switching from one bank to another. For this reason, researchers make the customer commitment factor an important factor to study.

**The Influence of *Customer Dissatisfaction* on *Switching Behavior***
The results showed that *Customer Dissatisfaction* has a significant effect on *Switching Behavior*. The decision making for brand switching by consumers occurs because of the dissatisfaction received by consumers after making a purchase. This consumer dissatisfaction

arises because consumer expectations are not the same or higher than the performance they receive from marketers. This caused dissatisfaction . Consumer expectations are part of desires that also demand to be fulfilled. So that the greater the dissatisfaction, the greater the desire to move. Previous research that supports the effect of consumer dissatisfaction with *switching behavior* is the research of Yunita and Rosa (2016) and Engriani (2018) that dissatisfaction with switching behavior.

## 5. Conclusions

Based on the results of the research that has been done, it can be concluded as follows (1)The result of the study indicate that the *Service Quality* impact significantly on *Dissatisfaction Customer* (2) Results of the research showed that the *brand image* does not impact significantly on *Dissatisfaction Customer* (3) The results showed that *trust* has a significant effect on *customer dissatisfaction* (4) The results showed that *customer commitment* has a significant effect on *customer dissatisfaction* (5) The results showed that *Service Quality* has a significant effect on *Switching Behavior* (6) The results showed that *Brand Image had* no significant effect on *Switching Behavior* (7) The results showed that *trust had* no significant effect on *Switching Behavior* (8) The results showed that *trust* has a significant effect on *Switching Behavior* (9) The results showed that *Customer Dissatisfaction* had a significant effect on *Switching Behavior*.

## References

Aaker, D.A,dan A.L.Biel.2009. *Brand Equity and Advertising: Advertising Role in Building Strong Brands*. Lawrence Erlbaum. Associates, Inc., Hillsdale.

Abdullah,T,dan F.Tantri. 2012. *Manajemen Pemasaran*. Raja Grafindo Perkasa. Jakarta.

Anggraini,F, dan Ruzikna. 2015. Pengaruh Brand Image Terhadap Loyalitas Pelanggan Pada Koran Harian Riau Pos. *JOM FISIP* 3(1): 1-17.

Chadhiq, U.2015.Customer Relationship Management (CRM) : Pilihan Strategi untuk Meraih Keunggulan Bersaing. *Jurnal Dharma Ekonomi*. 18(1): 33-47.

Chou, H. 2009. The Effect Experiential and Relationship Marketing on Customer Value: a Case Study of International American Casual Dining Chains in Taiwan. *Social Behavior and Personality*. 37(1): 993-1008.

Engel, J.F., R.D.Balckwell,dan P.W. Miniard.2012. *Perilaku Konsumen*. Edisi Terjemahan. Binarupa Aksara. Jakarta.

Ercis,A, dan R.Rasouli. 2013. Influence of Relationship Marketing on Customer Satisfaction and Relationship Quality: The Case Study. *Journal of American Science*. 9(5): 12-21
.

Hermawan, H.2015. Analisis Pengaruh Bauran Pemasaran terhadap Keputusan, Kepuasan dan Loyalitas Konsumen dalam Pembelian Roti Ceria di Jember. *Jurnal Manajemen Dan Bisnis Indonesia*. 1(2): 143-141.

Ibojo,B.O,dan O.M.Asabi.2015.Impact of Customer Satisfaction on Customer Loyalty: A Case Study of a Reputable Bank in Oyo, Oyo State, Nigeria. *International Journal of Managerial Studies and Research (IJMSR)*. 3(2): 59-69.

Kambiz, S,dan N.S.Safoura.2014. The Impact of Brand Image on Customer Satisfaction and Loyalty Intention (Case Study: Consumer of Hygiene Products). *International Journal of Engineering Innovation & Research*. 3(1): 57-61.

Kotler,P, dan K.L.Keller.2009. *Manajemen Pemasaran*. Edisi Ketigabelas (Terjemahan). Erlangga. Jakarta.

__________, _______, dan G.Armstrong. 2012. *Marketing Management*. 14th Global Edition. Pearson Education Inc., New Jersey.

Laila,A, dan Triyonowati.2017.Pengaruh Kepercayaan dan Komitmen terhadap Loyalitas Konsumen pada PT JNE Surabaya. *Jurnal Ilmu dan Riset Manajemen*. 6(6): 1-17.
Mowen, J.C. dan Michael Minor. (2008). *Perilaku Konsumen.* Erlangga. Jakarta.

Oppong, P, H.Adjei, dan K.Poku.2014. The Role of Information Technology in Building Customer Loyalty in Banking: (A Case Study of Agricultural Development Bank Ltd., Sunyani). *British Journal of Marketing Studies* .2(4): 9-29.

Pratiwi, N.P.L, dan N.K.Seminari.2015. Pengaruh Kualitas Pelayanan, Kepercayaan Dan Nilai Nasabah Terhadap Kepuasan Nasabah. *E-Jurnal Manajemen Unud*. 4(5): 1422-1433.

Rahayu,2015. The Influence of Service Quality, Trust and Brand Image toward Customer Satisfaction and its Impact to Brand Loyalty. *International Journal of Advanced Research*. 3(10): 1867 – 1873.

Samuel, A.E, dan K.Farid.2017. Fokus pada Pelanggan terhadap Kepuasan Pelanggan (Studi pada Restoran Saung Dapoer Kampoeng). *Fokus Ekonomi.* 12(2): 109 – 128.

Sangadji, M.E, dan Sopiah.2013. *Perilaku Konsumen Pendekatan Praktis Disertai Himpunan Jurnal Penelitian.* Andi. Yogyakarta.

Sarwono, J. 2012. *Analisis Jalur Untuk Riset Bisnis*, Penerbit Andi, Yogyakarta.

Sasmita,J dan S.N.Mohd.2015. Young consumers' insights on brand equity: Effects of brand association, brand loyalty, brand awareness, and brand image. *International Journal of Retail & Distribution Management* 43 (3) :276 – 292.

Setyowati, E, dan Wiyadi.2016. Pengaruh Kualitas Pelayanan, Customer commitment, dan Citra Merek terhadap Loyalitas Pelanggan dengan Kepuasan Pelanggan sebagai Variabel Pemediasi. *Daya Saing Jurnal Ekonomi Manajemen Sumber Daya.* 18 (2): 102-112.

Sugiyono.2013. *Metode Penelitian Kuantitatif Kualitatif dan R & D*. Alfabeta. Bandung.

Sumarwan,U.2014. *Perilaku Konsumen: Teori dan Penerapannya dalam Pemasaran*. Ghalia Indonesia. Bogor.

Supriyadi, Y.F, dan G.K.N.Indra.2016.Pengaruh Kualitas Produk Dan Brand Image Terhadap Keputusan Pembelian. *Jurnal Bisnis dan Manajemen*. 3 (1): 135-144.

Swastha, B, dan Irawan. 2012.*Manajemen Pemasaran Modern.* Liberty. Yogyakarta.

Tjiptono, F, dan A.Diana.2016. *Pemasaran Esensi dan Aplikasi*. Andi. Yogyakarta.

Upamannyu,N.K,dan S.Sankpal.2014. Effect of Brand Image on Customer Satisfaction and Loyalty Intention and The Role of Customer Satisfaction Between Brand Image And Loyalty Intention. *Journal of Social Science Research*. 3(2): 274-285.