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The Influence of Contextual Factors on Brand Loyalty and Purchase Switching Decisions ofBRIPatimuraSemarang Customers

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Abstract:*The phenomenon of increasingly competitive competition between banks in disbursing credit funds to customers requires banks to pay attention to factors that can increase customer loyalty so as not to move to another bank. The purpose of this study was to determine and analyze the influence of interest rates, service quality, reputation on customer switching decisions by intervening customer commitment. This type of research is a quantitative approach, with a sample of 100 respondents. The sampling technique was purposive sampling. The results showed that partially interest rates, service quality and reputation had a positive effect on customer commitment, but partially interest rates, service quality, reputation and commitment had a negative and significant effect on customer switching decisions. The indirect effect shows that commitment can mediate the influence of interest rates, service quality, and bank reputation of PT. Bank Rakyat Indonesia (Persero) Tbk Semarang branch negatively and significantly. This means that if everything is improved supported by customer commitment, the decision to move will decrease.*

Keywords:*Interest Rates, Service Quality, Reputation, Commitment, Moving Decisions*

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I. Introduction

The economy of a country cannot be separated from the role of the banking sector. This role is very important for a country, especially as a driver and also maintain the stability of the country's economy. The banking business is growing very rapidly which is marked by the increasing number of banks that have sprung up, thus giving a positive impact on customers where they have many choices of banking services to choose from. This phenomenon has resulted in increasingly fierce competition between banks (Suprapto, 2015).

Competitive competition between one bank with other banks is characterized by various ways such as product development, service improvement, procurement promos, etc. continue to be done to get potential customers to be able to gain market share and also win the competition (Jaya, 2016). High competition conditions, where customers currently have many alternative bank service products available. Customers have made it easier to switch banks, so companies must be able to maintain customer loyalty. One thing that is important and should not be forgotten by banks is to keep customers from moving to other banks, by providing bank service products that are in accordance with the needs and desires of customers (Jaya, 2016).

Every banking company must understand what the customers' needs are and be able to satisfy their customers to create loyalty, so that it is not easy to move to other banks. Loyalty is one of the keys to the success of banking companies for the survival of the bank. An appropriate method or strategy is needed so that customer decisions are created and in the end will create a good relationship between the bank and its customers. Each bank strives to create customer loyalty for service products through marketing strategies. This is because when a service purchase will occur, there is a possibility for customers to move to other bank service products (Van Trijp et al, in EdhoFerjuangga Putra, 2011).

Brand switching behavior is a phenomenon that often occurs in various markets, especially perfect competition where there are a variety of similar products that compete to make it easier for consumers to make a brand shift. Brand transfer behavior is very important to be understood by a service company, especially banks because it can have a significant impact on the future sustainability of a bank. Service users make the move, thebank will lose its customers. In general, brand switching can be influenced by several factors, such as price, service quality, company reputation and advertising (Clemes, Gan, and Zhang, 2010). If these factors are managed properly, so that it attracts customers from other banks to move to use credit services and maintain customer loyalty so as not to move to another bank or in other words, customers become loyal.

This research was conducted because of the different research results (research gap) from the results of previous studies.The first factor, interest rates or prices play a very important role in the behavior of movement of customers in the banking service industry (Jaya, 2016). Price is the first determining factor for customers in determining the behavior of the transfer from one bank to another bank. In line with research from and Romadon (2013) and EdhoFerjuangga Putra (2011) which states that prices have a positive and significant effect on customer movement decisions. The results of this study differ from the results of research by Nuraeni (2014) and Lukito Jaya (2016) which states that interest rates have a negative and not significant effect on customer switching decisions.

The second factor that can influence displacement behavior is the quality of services provided. Quality of service is a factor that supports the success and survival of the banking industry. This needs to be applied mainly because the banking industry has products that are almost the same between one bank and another (Lukito Jaya, 2016). Quality of service in a banking service industry plays an important role in determining the behavior of customers moving from one bank to another. Service quality is one important factor in determining the switching behavior of a bank's customers (Clemes, Gan, and Zhang, 2010). In line with Jaya (2016) and Romadon (2013) which states that service quality has a positive and significant effect on customer movement decisions. Lukito Jaya's research results (2016) showed that service quality had a negative and significant effect on customer switching decisions.

The third factor that can influence the brand transfer behavior is the reputation of the company. A strong reputation is formed through a distinctive corporate identity, consistent public image, and persuasion communication. Reputation is a form of image, built by the community from direct or indirect experience and the performance of the bank. The reputation of a bank is an important factor in determining the behavior of customers moving from one bank to another bank (Subramaniam and Ramachandran, 2012). In line with research Romadon (2013) states that the company's reputation has a positive and significant effect on brand transfer decisions. The results of this study differ from the results of the research by Romadon (2013) which states that reputation has a positive and significant effect on migration decisions, in contrast to Jaya (2016) which states that reputation has a positive and insignificant effect on migration decisions.

The last factor is commitment. Commitment is a factor related to loyalty. The higher commitment from the bank received by the customer, the decision has an impact on loyalty, so that customers do not move to another bank (Lu Jaya '2016. Research results from RizkyViana and Sri Wartini (2016), Nuraeni (2014), Romadon (2013), and EdhoFerjuangga Putra (2011) which states that commitment has a positive effect on the decision to move, different from the results of research by Jaya (2016) which states that the commitment has a negative and not significant effect on the decision to move.

At present many types of loans are given to the community, one of which is the most popular now is the SMEs. This type of credit has been distributed to all regions in Indonesia, including in the city of Semarang. Competitive competition between banks requires Bank BRI Pattimura Semarang Branch to always try to increase company profits through MSME credit services. One of them is by applying the right marketing strategy through pricing, excellent service quality, increasing good reputation. This is only done to attract customers from other banks to move to use credit services, and maintain customer loyalty so as not to move to other bank services.

Formulation of research problems :

1. How does the bank interest rate affect customer commitment?
2. How does the influence of service quality on customer commitment?
3. How does the Company's Reputation influence the customer's commitment?
4. What is the effect of bank interest rates on switching decisions?
5. How does the influence of service quality on switching decisions?
6. How does the Company's Reputation influence on switching decisions?
7. How does the influence of the Customer Commitment on switching decisions?

Loyalty and Purchase switching decisions

Loyalty, according to Usmara (2008) is a deep commitment to repurchase or re-subscribe to a product or service selected in the future, by buying the same brand repeatedly, even though situational influences and marketing efforts may potentially cause behavior to move . "The decision to move according to Hawkins and Mothersbaugh (2010), is the result of consumer dissatisfaction with a product that causes consumers to stop buying products on one brand and replace them with products from other brands". According to Peter and Olson (2010), defining "transfer decisions are purchasing patterns characterized by changes or changes from one brand to another". According to Ganes, Arnold, Reynold (in Chatrin and Karlina, 2006) "Brand switching is behavior consumers who reflect the change of brand of products that are commonly consumed with other brands' products. In the banking industry switching behavior is the behavior of customers to move from one bank to another with or without closing the products contained in the previous bank.

Contextual factors

Hawkins and Mothersbaugh (2010) suggested that the movement of consumers can be caused by the following factors; 1) Core Service Failure, 2) Service Encounter Failures, 3) Pricing, 4) Inconvenience, 5) Responses to Service Failures, 6) Attraction by Competitors, 7) Ethical Problems, 8) Involuntary Switching. According to Junaidi and Dharmmesta (2002) detection of brand displacement can be measured by 4 (four) indicators namely; The belief structure (cognitive), the attitude structure (affective), the intention structure (conative), and the conative aspect action. Factors that influence customers to switch according to Clemer, Gan, and Zhang (2007) and Subramaniam, R, and Ramachanran, J (2012) are price, reputation, service quality, customer commitment, response to service failure, service product, effective advertising, competition, involuntary switching, and switching costs. The factors chosen in this study are interest rates, service quality, and commitment

Interest rate

Interest rates according to Sunariyah (2006) are the prices of loans. Interest rates are expressed as a percentage of money per time. Interest is a measure of the price of resources used by debtors to be paid to creditors. Sadono Sukirno (2006) states that the interest rate is the interest expressed as a percentage of capital. Kasmir (2010) states that "bank interest can be interpreted as a remuneration for services provided by banks based on conventional principles to customers who buy or sell their products". From the several definitions that have been described, it can be concluded that interest can be interpreted as the price to be paid to customers (who have deposits) or the price to be paid by customers to banks (customers who get loans). The main factors that influence the determination of interest rates, both deposit and loan interest (Kasmir, 2012): 1). Fund requirements, 2) Target desired earnings, 3). Quality assurance, 4). Government policy, 5). time, 6). Company reputation, 7). Competitive products, 8) Good relations, 9) Competition. Components that can determine credit interest rates (Kasmir, 2012) are: Total cost of funds, operating costs, reserves of bad credit risk, desired profit, taxes. Bank Indonesia provides a ceiling of the interest rate, namely the highest interest rate and the lowest interest rate in lending according to the type of credit taken by the customer. The strategy of rural banks or rural banks is to determine how much interest rates should be borne by their customers, so as to attract customer interest. The interest rate of a bank will affect customer interest significantly (Raharjo, 2011). The interest rates set by each bank differ, depending on the bank's management such as the financial condition of the bank, risks that will arise in lending such as bad loans, the ability of banks to trade and the ability to face competition between banks and the costs incurred by banks in providing credit (Raharjo, 2011). The Influence of Interest Rates on Customers' Displacement Decisions can be seen from several research findings that price (interest rate) is the dominant factor in determining switching behavior by customers (Subramaniam and Ramachandra, Lukito Jaya 2012). Interest offered by banks to customers must be in accordance with their view of the benefits and value obtained in banking services. The increasing number of products that keep popping up makes banks to compete at interest rates, especially loan interest.The interest rates offered are increasingly small and affordable by each customer, the decision to move customers will be increasingly reduced. This is to increase loyalty and also attract new customers who are not satisfied using service products from other banks. In line with the results of research conducted by Gilang Romadon (2013) and Edho Ferjuangga Putra (2011) who stated that prices significantly influence customer switching decisions.

Service quality

Lewis & Booms quoted by Tjiptono (2012) defines "service quality as a measure of how well the level of service provided is able to match customer expectations. Service quality can be realized through the fulfillment and desires of customers and the accuracy of delivery to offset customer expectations. Parasuraman, et, al in Lupiyoadi (2013) defines that "service quality is how far the difference between reality and consumer expectations between the services they receive orobtain". Meanwhile, according to Olsen and Wyckoff in Zulian Yamit (2010), defining that "service quality is a comparison between consumer expectations and service quality performance".The main factors that affect the quality of service are expected services and perceived services. If the service received or perceived is in line with expectations, the service quality is perceived to be good and satisfying and if it is received that exceeds consumer expectations, the service quality is perceived as ideal quality. Conversely, if the service received is lower than expected, the perceived quality of service is poor. The implication is that the quality of service depends on the ability of service providers to consistently meet the expectations of their consumers (Tjiptono, 2012).There are eight quality dimensions developed by Garvin (Tjiptono, 2012), and can be used as strategic planning and analysis.

The eight dimensions above are summarized into five dimensions of Lupiyoadi's service quality (2013), including:

1. Tangibles, or physical evidence
2. Reliability, or reliability

3. Responsiveness, or responsiveness
4. Assurance, or guarantee and certainty
5. Empathy,

Effect of Service Quality on Customer Transfer Decisions, demonstrated through the quality of service in a banking service industry plays a very important role in determining the behavior of customers moving from one bank to another. Service quality is a factor that supports the success and survival of a banking industry. Every bank must be able to provide maximum service. This needs to be implemented by banks especially because the banking industry has almost the same product between one bank and another. Excellent service quality can be a determining factor for customers choosing the bank. This means that good service quality will increase loyalty and attract customers from other banks to switch to using bank service products. In line with research conducted by Jaya (2016) and Romadon (2013) which states that service quality has a positive and significant effect on customer movement decisions

Company Reputation

The company's reputation is one of the most important elements in the business world. Because good and bad in a company's reputation is an important indicator of the company's success. According to Basya and Satu (2006), many state that "Reputation is a value given to individuals, institutions or countries. Reputation cannot be obtained in a short time because it has to be built up for years to produce something that can be valued by the public. Reputation can last and be sustainable if it is consistent with actions. Aaker and Keller in (Sulistriani, 2008) stated that "the company's reputation is the customer's perception of quality associated with the company's name". This means that the company's name has a positive influence on customer responses to products or services. A company's quality reputation is not limited to products or services produced but is often linked to the company's overall reputation. Fombrun in the research of Handayani and urtantiono (2013), defines that "the company's reputation is an overall picture of the company's actions in the past and the prospects of the company in the future through all policies that have been taken when compared to competitors. There are two important things to achieve organizational reputation (Clow, 2012). Organizational identity and organizational image. The reputation of the organization or company has 4 (four) sides of virtues as follows:Credibility, Trustworthiness, Reliability, Social Responsibility

The bank's own reputation means as an opinion of a customer of a bank. The reputation of the bank itself can be formed through a unique identity, projections of consistent customer images, and positive persuasion communication in all types of constituencies. In short, reputation is the formation of an image, which is built by its customers based on direct or indirect experience. A stable reputation from the bank will be able to increase the loyalty of its customers, and can also attract new customers or customers of other banks to move to use the service products at the bank. In line with the results of research conducted by Gilang Romadon (2013) states that the company's reputation has a positive and significant effect on customer movement decisions.

Commitment

Moorman et. al. in Jahroni (2009) defines commitment as a desire to maintain the value of relationships. Commitment indicators according to Jahroni (2009) consist of :

1. An input component or instrument, which is an activity agreed by one of the parties that creates a stake of their own interest in the relationship and shows something, more than a promise.
2. Attitude Components that indicate a lasting desire from the parties to develop and maintain long-term relationships.
3. Commitment as a temporal dimension (Temporal Dimension) which means that commitment is only done for a long period of time, or the consistency of input and attitudes carried over the relationship over time.

Customer commitment is the first order that is the reason for customers of a bank in New Zeland in determining switching from one bank to another (clemes, Gan and Zheng, 2007). The results of Jaya's research (2016) which stated that commitment had a negative and significant effect on customer switching decisions.

Theoretical Framework and Hypothesis Formulation

Based on the background of the problem and literature review above, it can be found. Create a framework of thought and hypothesis as follows:

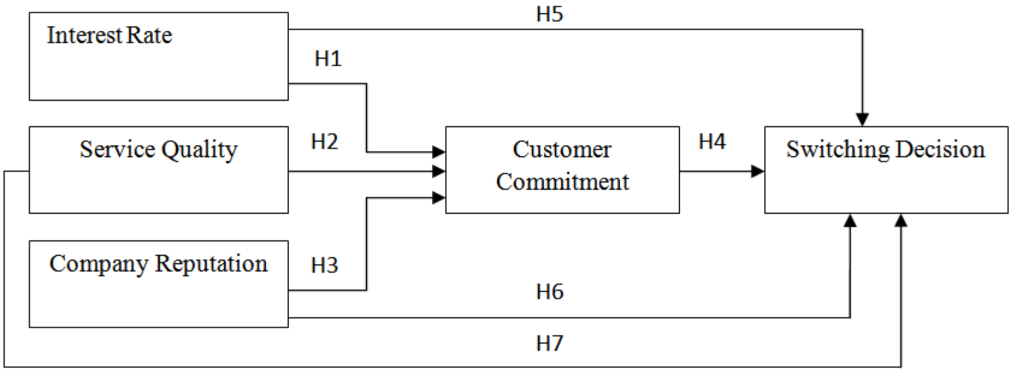

Figure 1. Research Framework

Hypothesis
H1 = bank interest rates have a positive effect on customer commitment
H2 = Service quality has a positive effect on customer commitment
H3 = Company reputation has a positive influence on customer commitment
H4 = bank interest rate has a positive effect on switching decisions
H5 = Service quality has a negative effect on switching decisions
H6 = Company reputation has a negative effect on switching decisions
H7 = Commitment has a negative effect on switching desicion

II. Research Method

Population and Sampling
The population used in this study were all customers of Bank BRI Pattimura Semarang Branch who used general credit services. Stamp taken by as many as 100 people. The sampling technique is done by using purposive sampling.
The criteria used include:
1. BRI SME Branch Pattimura Semarang customers who have also used credit services from other banks in Semarang as many as 100 people.
2. The customer is 21 to 50 years old.

Method of collecting data
The type of data collected in this study are primary data and secondary data. Sources of data obtained using questionnaire aids and literature studies related to research.

Research Instrument Testing

Validity test
Based on the results of the validity test showed that all indicator items used in this study had r count values greater than r tables (r count> 0.165), it can be concluded that all questions from each research variable can be said to be valid.

Reliability Test
Based on the reliability test results obtained that all variables in the study have a Cronbachs alpha value greater than 0.70 so it can be said that all measuring concepts of each variable from the questionnaire are reliable which means that the questionnaire used in this study is a reliable questionnaire.

Data analysis
Data in this study is analysed with path analysis using SPSS v. 22

III. Result

Multiple Regression Analysis
Model 1: Multiple regression analysis between interest rates, service quality, and bank reputation to customer commitment (Z).
The equation of regression: $Z = 0.431X1 + 0.272X2 + 0.238X3$
Based on the above equation it can be concluded that interest rates (b1), service quality (b2), and bank reputation (b3) have positive values. This shows that every time there is an improvement in bank interest rates, improved services and improved reputation will increase the commitment of bank customers to not move or be loyal.
Model 2: Multiple regression analysis between interest rates (X1), service quality (X2), bank reputation (X3), and customer commitment (Z) to the decision to switch banks (Y).
The equation of regression : $Y = -0{,}249X1 - 0{,}228X2 - 0{,}257X3 - 0{,}239Z$

Based on these equations, it can be concluded that all variables (X1, X2, X3, and Z) are negative, which means that if interest rates are increased, service quality is improved, bank reputation is getting better, and bank customer commitment is increased, the decision to move customers will decrease and the existence of customer loyalty.

Normality test

Normality test results, the value of the P-Value (ASYmp Sig) is greater than 0.05 (0.121> 0.05) means that the results of the study show the data are normally distributed, so that research analysis can be continued at the next stage.

Classic assumption test

Multicollinearity

The result of multicollinearity test shows that tolerance value is close to 1 (one) or the value of variance inflation factor is below 10 (ten), it can be said that there is no multicollinearity among the independent variables of this study. The independent variables of this study are interest rates, service quality, and company reputation.

Heteroscedacity

Heteroskedacity test results showed Sigfinication value (Sig) showed> α = 0.05 so that it can be said that heteroscedasticity does not occur.

Goodness of Fit Test

This test was conducted as a feasibility test for the regression model used in this study. The test is carried out using the coefficient of determination and the F test.

Table 1. Coefficient of Determination and F Test

Model	R Square	F	Sig.
1	0.798	104.595	0.000[b]
2	0.798	98.641	0.000[b]

Model 1 : Dependent Variable Z, Predictors (Constant) X_1, X_2, X_3

Model 2 : Dependent Variable Y, Predictors (Constant) Z, X_1, X_2, X_3

Sumber : Author’s own work (2019)

Based on information on table 3 above can be explained:

Model 1: The results of the determination coefficient of 0.758 (75.8%) means that the service quality pricing strategy, and the bank's reputation are able to explain customer commitment of 75.8%, while the rest (24.2%) is explained by other variables not examined in this research. F-test results of 10.595 with Sig. 0.000b. Sig. Value obtained smaller (<0.05) so that the regression model 1 can be used to predict the independent variables and the regression model used is fit or good.

Model 2: The result of the coefficient of determination of model 2 of 0.798 (79.8%) means that the pricing strategy, service quality, bank reputation, and customer commitment are able to explain the switching decision of 79.8%, while the rest (20.2%) is explained by other variables not examined. The results of Iji-F of 98,641 Sig. 0.000b. This means that the 2 regression models can be used to predict the dependent variable because the value of Sig. smaller (<0.05), so both models are fit.

Hypothesis test

Hypothesis testing is done using t-test. The hypothesis is accepted if Sig. <0.05. Model 1 t-test results:

Table 2.T-test

Variable	t	Sig.
1. (Constant)	-0.964	0.337
Bank interest (X_1) → Z	4.953	0.000
Service quality (X_2) → Z	3.026	0.003
Bank Reputation (X_3) → Z	2.357	0.020
1. (Constant)	28.864	0.000
Bank Interest (X1) → Y	-2.787	0.006
Service quality (X2) → Y	-2.642	0.010
Bank reputation(X3) → Y	-2.704	0.008
Commitment (Z) → Y	-2.564	0.012

1. Dependent Variable Z
2. Dependent Variable Y

Author’s own work (2019)

Based on the results of the t test above can be explained as follows:

a. The t test value between the interest rates to the customer's commitment is 4.953 with the Sig. 0,000. Sig. Value smaller (<0.05) thus accepting the hypothesis that states interest rates affect customer commitment.

b. t test value between the quality of service to customer commitment of 3.026 with the value of Sig. 0.003 so accepting the hypothesis that service quality affects customer commitment.
c. t test value between the bank's reputation for customer commitment of 3.357 so accepting the hypothesis that the bank's reputation affects customer commitment.
d. t test results between interest rates on the decision to move by -2.787 with the value of Sig. 0.006 so that it accepts the hypothesis that the interest rate has a negative and significant effect on the decision to switch customers. The results of this study are consistent with the results of research by Nuraini (2014) and Lukito Jaya (2016).
e. t test results between the quality of service to the decision to move by -2,642 with the value of Sig. 0.010 means that the hypothesis stating there is a negative influence between service quality and customer switching decisions is accepted. The results of this study are in line with research Jaya (2016)
f. t test results between the reputation of the bank against the decision to move customers amounted to -2.709 with the value of Sig. 0.008 so that the hypothesis stating there is a negative influence between the bank's reputation on the decision to switch bank customers is accepted. The results of this study are in line with research Jaya (2016)
g. t test results between the customer's commitment to the decision to move by -2,564 with the value of Sig. 0.012. This means that the hypothesis stating there is an influence between commitment with the decision to switch customers is accepted because the value of Sig. smaller (<0.05). The results of this study are in line with research Jaya (2016)

Intervening Test (Path Analysis Test): Direct and Indirect Effects
Path analysis test is carried out based on the value of standardized coefficients of the regression results as follows:

Table 3. Calculation Result of Path Analysis

Variable	Direct Effect		Indirect Effect through Z	Total Effect
	Z	Y		
X1	0.431	-0.249	0.431 x (-0.239) = -0.103	-0,119
X2	0.272	-0.228	0.272 x (-0.239) = -0.065	-0,163
X3	0.238	-0.257	0.238 x (-0.239) = -0.057	-0,200
Z		-0.239		
Total effect X1, X2, dan X3 on Y				-0,482
Other variables effect (*e*) on Y				1,482

Source : Author's own work (2019)

IV. Discussion

The indirect effect of the interest rate strategy on customer switching decisions through customer commitment (-0.103) is greater (>) than the direct effect of the interest rate strategy on customer switching decisions (-0.249), then customer commitment becomes the variable mediating between tribal strategies interest with the decision to switch customers. This identifies that a bank must be careful in setting interest rates while maintaining customer commitment, so that customers do not move to other banks (loyal). Because the opportunity for customers to move to other banks is not only influenced by interest rates. This means that customers' decision to switch to another bank can be caused by interest rates and customer commitment simultaneously.

The indirect effect of service quality on the decision to move through commitment (-0.065) is greater (>) than the direct effect of service quality on the decision to move (-0,228), then customer commitment becomes the variable mediating between the service quality strategy and the decision to move the customer. The quality of bank services can directly influence a customer's decision to move to another bank. On the other hand, decreased customer commitment will be the reason for customers to move to use other banking services. The decision making of other banks is not only due to the declining quality of service or not meeting the expectations of their customers, but also because of the customer's commitment not to move to another bank or be loyal.

The indirect effect of the bank's reputation on the decision to move through customer commitment (-0.057) is greater (>) compared to the direct effect of the bank's reputation on the decision to move (-0.257) so that commitment becomes the variable mediating between the bank's reputation and the decision to switch customers . The company's reputation is a good name for banking that must always be maintained by customers. Violation of business ethics will reduce the reputation of banking and will affect customers who move to other banks. This situation encourages customers to commit to replace banking services and banks that have become business partners to other banks, which have a better banking reputation. A company's reputation is declining and strengthened by commitment, customers have an influence on the decision to move to another bank

Based on the description above, commitment is an important factor that can influence customers to remain loyal or make a decision to move. This opinion is in line with Usmara (2008)

V. Conclution

Based on the results of research on the influence of contextual factors on brand loyalty and purchase switching decisions For BPR bank customers, the following conclusions can be drawn:

1. Hypothesis testing proves that interest rates have a positive and significant effect on customer commitment. Thus it can be concluded that if the interest rate strategy is right, it will increase customer commitment. This is supported by findings in the field, that customers will continue to have a future relationship with the bank, if the bank can always provide competitive interest rates / lower than other banks.
2. Hypothesis testing proves that service quality has a positive and significant effect on customer commitment. This means that if the service quality is good / improved, the customer commitment will also increase. Field findings show that customers will not be influenced by persuasions from other banks, and will always be loyal to their customers if the quality of service from the bank is good.
3. Hypothesis testing proves that reputation has a positive and significant effect on customer commitment. Thus it can be concluded that, if the bank's reputation is getting better, the customer's commitment will increase. This hypothesis is supported by the findings in the field, the customer will continue to continue the relationship in the future with the bank, if the bank always maintains its reputation well.
4. Hypothesis testing proves that interest rates have a negative effect on bank customer movement decisions. This can be interpreted that, if the interest rate strategy is not right, then the decision to move bank customers will increase. The findings in the field show that, if a bank uses an inappropriate bank rate strategy, it means the interest rate is higher than other banks, so many customers will move.
5. Hypothesis testing proves that service quality has a negative effect on bank customer movement decisions. Thus it can be concluded that, if the quality of service is reduced, the decision to move bank customers will increase. This result is supported by findings in the field, where customers will move to other banks if the service provided to customers decreases / is reduced.
6. Hypothesis testing proves that reputation has a negative effect on the decision of moving bank customers. It can be concluded that, if the bank's reputation decreases, the decision to move bank customers will increase. The findings in the field show that, customers will move to other banks if the bank's reputation decreases, because customers decrease their level of trust in the bank.
7. Hypothesis testing shows that commitment negatively influences customers' switching decisions. This shows that if the commitment of banks and customers decreases, the decision to switch banks will increase. The findings in the field show that customers will switch banks if their customers' commitment decreases.

Suggestion :

Starting with the results of the analysis obtained, the researcher provides the following suggestions:

1. Banks should always be careful in implementing the interest rate strategy, because interest rates have a significant influence both on customer commitments and customer movement decisions. Determination of interest rates should pay attention to the interest rates set by competitors.
2. The quality of service should be improved, so that customers do not move to other banks. For example, it can be done by increasing the speed and accuracy in serving customers.
3. The good name (reputation) of the bank should be maintained, even enhanced, so that the level of customer confidence is higher.

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