Influence of Service Quality on Customer Switching Behaviour in Commercial Banks of Tanzania: Evidence from Selected Commercial Banks in Dar es Salaam

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Abstract

Intense competition causes Tanzanian banks to experience the threat of customer switching. Customers are sensitive to quality in their access to and use of banking services; hence, they are prone to switching to other banks since the services offered are similar. This study assesses how service quality influences customer switching behaviour among commercial banks in Dar es Salaam. The data constitute 400 randomly sampled customers at NBC Bank Ltd, TPB Bank Plc and NMB Bank Plc, collected using a structured questionnaire and analysed using multiple regression analysis. The main findings are that customers' switching behaviour is significantly influenced by service reliability, assurance, tangibility and empathy, whereas responsiveness was found to be insignificant. These findings may help policymakers and commercial bank institutions in understanding the dimensions of service quality that may influence customer switching behaviour for the successful enhancement of quality services of the banks.

Keywords: service quality, switching behaviour, reliability, assurance, tangibility, responsiveness and empathy.

1. Introduction

The switching behaviour of customers in Tanzania's banking industry is closely related to the reforms introduced in the country's financial sector in 1991 (Ally, 2013). The reforms led to the establishment of many banks, with commercial banks contributing the biggest share of this development *(Ally, 2013)*. According to available data from the BoT, by 2019 Tanzania had 39 certified commercial banks (BoT, 2019). The country's commercial banks comprise local as well as multinational banks, all operating in stiff competition. Increased competition among the registered commercial banks has improved customers' choices and paved the way for behavioural switching from bank to bank.

The switching of customers in the banking business is a problem since it has cost implications (Msoka & Msoka, 2014), which include draining of customers and revenue (Auer & Mejia, 2017), declines in market share, loss of profit, and

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increased costs of running the business (Bansal & Taylor, 1999). Failure to solve these problems implies that bank customers will keep on switching from one bank to another, thereby compounding the pointed out problems.

Vivid examples of this trend are seen in commercial bank reports, particularly from the NMB, TPB and NBC. For example, it has been pointed out that the number of NMB customers dropped from 1.803m in 2011 to 1.78m in 2013 (NMB Bank Annual report, 2015). On the contrary, the number of customers at NMB bank increased from 1.78m in 2013 to 2.71m in 2017 (NMB Bank Annual report, 2017).

Other banks, such as NBC bank, have also reported similar trends. It was nonetheless reported that this bank had a higher customer propensity to switch to other banks (Murungu, 2013). As well, TPB Bank Plc indicated 1, 186, 333 customers as of 31st December 2017 compared to 755, 744 customers in 2014. Part of this massive increase of 430, 589 customers was a move from other commercial banks to TPB Bank (TPB Bank Plc Strategic Plan office, 2018).

Furthermore, customers' switching behaviour in the service industry is related to service quality (Rust & Zahoric, 1993). Kaur & Mahajan (2014) on their part examined bank customers' segmentation in terms of their loyalty and switching behaviour. Accordingly, Mills (2013) and Muhammad *et al.* (2015) focused on the quality of service provided and customer satisfaction, the quality of service provided and customer retention and service quality provided and customer loyalty. Surveyed literature did not indicate the influence of service quality on customer switching behaviour in commercial banks. Therefore, this study has focused on addressing the influence of service quality, particularly the parameters of service quality, namely reliability, assurance, responsiveness, tangibility and empathy on customer switching behaviour in the commercial banks of Tanzania. The mentioned variables are from the SERVQUAL model by Parasuraman *et al.* (1985).

These variables are effective in evaluating the gap between expected service and perceived service (Daniel & Berinyuy, 2010). The study found customers' switching behaviour to be significantly influenced by service reliability, assurance, tangibility and empathy, whereas responsiveness was found to be statistically insignificant.

2. Theoretical Literature Review

This study was guided by SERVQUAL Model advanced by Parasuraman *et al.* (1985). The model's constructs are based on tangibles, reliability, responsiveness, assurance and empathy. Parasuraman *et al.* (1988) referred to the tangible component of service quality as the company's materials, physical facilities, physical environmental conditions and communication facilities. The reliability factor involves the capacity of the business organization to deliver on what was promised. Responsiveness addresses the readiness of the business firm to assist customers and provide timely services. Assurance refers to employees' knowledge, courtesy and ability to inspire faith and trust. On the other hand, empathy refers to the company's individualized attention to its customer. The SERVQUAL model was employed in this study as it has proven to

be the most effective model in assessing the quality of service in various service organizations and industries, including banks (Albarq, 2013).

3. Empirical Literature Review
3.1 Service Reliability and Customer Switching Behaviour
Reliability as a service quality dimension requires a business firm to provide accurate, timely and trustworthy customer service (Parasuraman *et al.,* 1985). Reliability has been suggested in the existing literature as one of the essential variables for measuring enterprise service quality (Jan *et al..,* 2012). On the contrary, Ali & Islam (2011) reported that reliability was not significantly related to satisfaction in measuring the service quality of banks. On the other hand, Yang *et al.* (2003) concluded that reliability is an important element of banking services. Baksi & Parida (2011) found out that reliability is one of the key variables influencing customer switching behaviour. With such inconsistency in the previous findings, this study hypothesized that:

Service reliability has a positive influence on customer switching behaviour in commercial banks

3.2 Tangibility and Customer Switching Behaviour
Parasuraman *et al.* (1985) describe tangibility as a physical impression of service quality that customers use to determine whether to switch or not. Tangibility is related to physical facilities, equipment and machines used. Tangibility is an important component of service quality in assessing whether a customer trusts or does not trust the service provided by a business organization (Cannon, 1997). Dawi *et al.* (2018) argue that tangibility and reliability are important variables in the service industry. Auka *et al.* (2013) also highlighted that tangibility of service quality influences service quality perceptions. It was also reported that tangibility was significantly important in the public services of Malaysia (Ilhaamie, 2010). Alsaggaf (2017) discovered that tangibility was significantly associated with the switching intentions of customers. Inconsistently, Lomendra *et al.* (2019) discovered that tangibility was insignificant to assess customer satisfaction in commercial banks. Based on the above empirical results, the study hypothesized that:

Tangibility of service has a positive influence on customer switching behaviour in commercial banks.

3.3 Assurance and Consumer Switching Behaviour
Assurance in this study involves courtesy, expertise and willingness of workers to transfer their competence and faith to the customer (Parasuram *et al..,* 1985). Research on retail banking carried out by Millas (2013) indicated that assurance was positively associated with customer retention in the banking industry. Raj (2015) revealed that assurance was positively associated with consumer switching behaviour. Contradictory findings were presented by Mahapatra & Kumar (2015) that assurance was not significantly associated with customers switching from one bank to another. Thus, this study hypothesised that:

Assurance of service has a positive influence on consumer switching behaviour in commercial banks

3.4 Responsiveness and Customer Switching Behaviour

Parasuraman *et al.* (1985) conceived the concept of responsiveness of an establishment as the readiness of a service firm to assist and offer timely and quality service to customers. Millas (2013) found a positive relationship between the responsiveness of a business firm and customer loyalty in the banking sector. Baksi & Parida (2011) found that responsiveness is a key factor influencing customer switching behaviour. In contrast, Iddrisu *et al.* (2015) noted that responsiveness had no significant relationship with customer loyalty. Therefore, the fourth hypothesis of this study was:

> *Responsiveness of service has a positive influence on customer switching behaviour in commercial banks.*

3.5 Empathy and Customer Switching Behaviour

Empathy is related to the way the organization displays its concern and provides its customers with individualized courtesy to make them special and important (Parasuraman *et al.*, 1988). Suki (2013) reported that empathy influences customers' feelings. On the other hand, Ndubisi (2006) found a significant influence of empathy on customer loyalty, whereas Alsaggaf (2017) revealed an insignificant influence of empathy on customer switching behaviour in Saudi Arabia. With this variable, the hypothesis of the study was:

> *Empathy has a positive influence on customer switching behaviour in commercial banks*

4. Methodology

4.1 Study area and Sampling

This study was carried out in Dar es Salaam City. Four hundred (400) respondents from three commercial banks of Tanzania (TPB, NMB and NBC) were sampled using a multistage sampling method to provide the required data for the study. The first stage in multistage sampling involved stratified sampling in which the sample was divided into NBC customers, NMB customers and TPB customers. The second stage involved probability sampling in which simple random sampling was employed. However, the referred banks were purposely selected after noting that they were experiencing customers switching in and switching out (TPB bank PLC Strategic Plan Office, 2018; NMB Bank PLC Annual report, 2015; NMB Bank PLC Annual report, 2017; Murungu, 2013).

4.2 Data and Empirical Model

Accordingly, the research data were gathered by using a structured questionnaire. The multiple linear regression analysis was used to assess the influence of service quality on customer switching behaviour in commercial banks. Multiple linear regression analysis was an appropriate method for this study as it assists to assess the relationship between one dependent variable and several independent variables (Tabachbick & Fidel, 2013). the multiple regression equation was given as:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 \dots \beta_n X_n + \varepsilon$$

Where

a = constant (y-intercept),

β_1 = regression coefficient of the variable X_1

β_2 = regression coefficient of the variable X_2

β_3 = regression coefficient of the variable X_3

β_4 = regression coefficient of the variable X_4

β_5 = regression coefficient of the variable X_5

X_1, X_2, X_3, X_4 and X_5 are five independent variables, say X_1=Reliability, X_2 = Tangibility, X_3= Assurance, X_4= Responsiveness X_5= Empathy. Y is the dependent variable that means customer switching behaviour in commercial banks.

ε = Error term

4.3 Measurement of Variables

This study adapted the instrument of SERVQUAL advanced by Parasuraman *et al.* (1985). The instrument comprises five variables of service quality based on sixteen items. The variable of customer switching behaviour based on two items was measured by using Keaveney's (1995) scale. A bipolar scale of 7 points was used to summarize the scores obtained from the study.

Table 1: Measurement of Variables

Variables	Items	Scale	Author/s who used a scale
Reliability	• Delay in addressing customer complaints • The ability of service providers to keep promises • Customer satisfaction with the service provided	A multi-scale item of SERVQUAL	Kheng *et al.* (2010), Iddrissu *et al.* (2015) and Parasuraman *et al* (1985).
Tangibility	• Impression or image of the Bank to the public • Public relations practice of the bank • Advertising programmes planned by the bank		
Assurance	• Accuracy of the bank to keep a customer's records • Knowledge ability and caring acumen of bank staff • The ability of the bank to address a customer's problem		
Responsive-ness	• Effective and helpful communication from the bank employee • Helpfulness of bank staff to customers • Non or delayed attendance to a customer's problem • Efficiency in the provision of a customer's feedback about his/her concerns		

| Empathy | • Bank employees provide customers with individual attention
• Bank employees understand customers' specific needs
• Bank employee give off their attention | | |
| Customer Switching Behaviour | • Bank charges
• Service quality | Keaveney's (1995) scale | Manrai & Manrai (2007) and Keaveney (1995) |

5. Findings of the Study
5.1 Respondents' Personal Information
Table 2 presents the findings of the respondents' personal information. It was established that 215 (53.75%) of the total respondents were males while 185 (46.25%) were females. These findings suggest that males are more involved in matters relating to financial transactions than females. Also, it was reported that 96 (24.0%) of the total respondents were NBC bank customers while 212 (53.0%) were NMB bank customers. Additionally, it was revealed that 92 (23%) of the total respondents were TPB bank customers. On academic qualifications, 58 (14.5%) of the total respondents had O level and A level education; 24 (6.0%) had certificate level of education. Furthermore, the findings of the study reported that 62 (15.5%) of the total respondents had a diploma level of education, whereas 229 (57.2%) of the total respondents were of a bachelor's degree level. Also, it was revealed that 26 (6.5%) of the total respondents had a master's degree while the least number of the total respondents 1 (0.2%) was recorded to have a PhD level of education. This denotes that most of the customers in commercial banks were educated people with either bachelor's or diploma education levels. The results further reveal that the majority, i.e., 216 (65.0%) of the total respondents had shifted from one bank to another bank while 139 (34.8%) had never shifted from one bank to another bank. These findings imply that commercial banks in Tanzania have been experiencing customer switching.

Table 2: Respondents' Personal Information

Demographic Variables	Characteristics	Frequency	%
Gender	Male	215	53.75
	Female	185	46.25
Respondents' distribution by bank	NBC Bank LTD	96	24.0
	NMB Bank PLC	212	53.0
	TPB Bank	92	23.0
Academic qualifications	O level	38	9.5
	A level	20	5.0
	Certificate	24	6.0
	Diploma	62	15.5
	Bachelor	229	57.2
	Master	26	6.5
	PhD degree	1	0.2
Whether a respondent has shifted from another bank	Yes	261	65.2
	No	139	34.8

5.2 Convergent Validity

The average variance extracted (AVE) was used to examine the convergent validity of the study. Hair *et al.* (2014) pointed out that convergent validity will be acknowledged when the standardized factor loading is about 0.5 or greater. Churchill (1979) highlighted that the values of regression weights must range between 0.5 and 0.7 for convergent validity to be accepted. The results of AVE for this study ranged from 0.545 to 0. 571. This implies that the convergent validity of this study is within the recommended range by Hair *et al.* (2014) and Churchill (1979). Table 3 indicates the results of the convergent validity test.

Table 3: Findings of Convergent Validity

	AVE	MSV
Reliability	.545	.334
Tangibility	.567	.338
Assurance	.571	.278
Responsiveness	.569	.192
Empathy	.572	.185

5.3 Reliability

Table 4 indicates that the items of the study had Cronbach's Alpha above 0.7. This suggests that the data of the study is internally consistent. The findings of this study concur with the arguments made by Hatcher (1994) and Santos (1999) that a study with a coefficient of 0.7 or greater than that is internally consistent.

Table 4: Reliability

	Cronbach's Alpha	No. of Items
Reliability	0.740	3
Tangibility	0.731	3
Assurance	0.712	3
Responsiveness	0.719	4
Empathy	0.723	3
Customer Switching Behaviour	0.763	2

5.4 Regression Results

5.4.1 Results of Goodness of Fit Statistics

The findings of the goodness of fit statistics on the influence of service quality on customer switching behaviour in the Tanzanian commercial banks are presented in Table 5. The findings of R Square (R^2) of multiple regression coefficients was 0.624 (62.2%). These findings imply that 62.2% of the variations on the dependent variable were explained by independent variables used in the regression model, whereas 37.8% of the variations were explained by other factors outside the model. Therefore, it can be stated that the independent variables of the study were good predictors.

Table 5: Model Summary of the Goodness of Fit

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.790[a]	.624	.622	.18394

Predictors (Constant), Reliability, Assurance, Tangibility, Responsiveness and Empathy

Table 6 shows the findings of the ANOVA test for the regression model. The findings of the ANOVA test indicated a significance value of 0.000 (P< 0.001), which is below 0.05. Thus, it can be stated that the regression model was found to be statistically significant in assessing customer switching behaviour in commercial banks.

Table 6: Findings of ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	11.396	1	11.396	16.337	.000[b]
Residual	67.666	97	.698		
Total	79.062	98			

a. Dependent Variable: Switching behaviour
b. Predictors: (Constant), Reliability, assurance, tangibility, responsiveness and empathy

5.4.2 Findings from the Hypotheses Tests and Discussion
Table 7 shows the results of the tests of the hypotheses. It was indicated that service reliability significantly influences customer switching behaviour in commercial banks with β= 0.834, P =0.001. This means that service reliability positively and significantly influences customer switching behaviour in commercial banks, and thus supports the first hypothesis (*H1*) of the study. These findings are compatible with the results obtained by Hedge & Colgate (2001) and Jan & Matolia (2019). On the other hand, the findings of this study are inconsistent with the findings reported by Chakraborty *et al.* (2004) who found a negative relationship between reliability and bank customers' switching behaviour.

It was also found that tangibility had a positive and significant significance on customer switching behaviour in commercial banks with β = 0.561, P= 0.002. Based on these findings, the second hypothesis (*H₂*) of this study was accepted; hence, the tangibility of service has a significant influence on customer switching behaviour in commercial banks. This implies that the lack of tangibility element in commercial banks will lead to the behaviour of customers switching from one bank to another. Similar findings were reported by Ilhaamie (2010). Inconsistently, Baksi & Parida (2011) found that the tangibility dimension had no significant influence on the switching behaviour of bank customers.

In addition, *H3* was accepted, with a positive coefficient and significant influence on customer switching behaviour in commercial banks (β =0.820, P < 0.001. These findings mean that assurance was a statistically significant variable in

influencing customer switching behaviour in commercial banks. The results of this study are in line with those of Millas (2013) and Raj (2015). Inconsistently, Kura *et al.* (2012) reported that assurance had a negative relationship with customer bank switching behaviour. Also, Mahapatra & Kumar (2015) found out that assurance was not significantly associated with customers switching from one bank to another.

Conversely, the study found a positive coefficient of responsiveness on customer switching behaviour; however, it was not statistically significant (β = 0.382, P = 0.061). Hence, *H4* could not be accepted. This implies that reducing of responsiveness of banking services is not likely to result in customer switching behaviour. This could be associated with the fact that the commercial banking services in Tanzania are still growing, only two decades after the financial sector reforms of 1991. Even though responsiveness is a key part of service quality, commercial bank customers in Tanzania appeared to be more concerned with the reliability, assurance, tangibility and empathy of banking services. The results of this study are consistent with the findings reported by Zeithamal *et al.* (2006) and Charkravarty *et al.* (2004) who asserted that responsiveness was not a significant factor in bank customer switching behaviour.

Results of *H5* indicated that empathy had a positive coefficient and statistically significant influence on customer switching behaviour in commercial banks (β = 0.359, P < 0.001). These results support the firth hypothesis (*H5)* and tend to indicate that empathy is a positively significant determinant of customer switching behaviour in commercial banks. In a similar case in the United Kingdom, Emori and Ackah (2010) identified that empathy was significant in shaping consumer behaviour. However, empathy was found to be an insignificant variable affecting customer switching intentions in Saudi Arabia (Alsaggaf, 2017).

Table 7: Findings Relating to Hypothesis Testing

Hypothesis	β Coefficients	t-Value	P-Value	Results
H1	.834	7.164	.001	**Accept**
H2	.561	4.589	.002	**Accept**
H3	.820	7.118	.000	**Accept**
H4	.382	3.296	.061	**Reject**
H5	.359	3.353	.000	**Accept**

6. Conclusion and Recommendations
This study found that reliability, tangibility, service assurance and empathy were statistically significant in influencing customer switching behaviour in Tanzania's commercial banks. Theoretically, one dimension of the SERVQUAL model (responsiveness) was found to be statistically insignificant regardless of having a positive influence on customer switching behaviour in commercial banks. This suggests that the responsiveness of bank service was not an important factor in measuring customer tendency to switch banks in Tanzanian commercial banks.

Also, this paper focused on customer switching behaviour in the commercial banks of Tanzania, leaving out non-commercial banks. Thus, future research may focus on these banks. In addition, the variable of responsiveness appeared to be an insignificant measure of customer switching behaviour in Tanzania's commercial banks. Further research should therefore be undertaken to test the contribution and effect of this variable in influencing customer tendency to switch service access in other industries. As well, this study assessed the behaviour of customer switching in the banking sector. Thus, further research may also be extended in addressing the influence of service quality on customer switching behaviour in other sectors.

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