The Effect of Reputation, Responsiveness, Giving Gifts and Recommendations on Customers Moving to Branch BNI Syariah Meulaboh Branch

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ABSTRACT:

The aim of this research is to measure the effect of reputation, responsiveness, gift-giving, and recommendation to customer bank switching behavior in the Bank BNI Meulaboh. Independent variables including are reputation, responsiveness, gift-giving, and recommendation. Multiple Regression Analysis methods are chosen by using Liker Scale with 100 samples. The result of this research shows for simultan test that dependent variable brand switching (Y) can be effected by independent variable reputation (XI), responsive (X2), gift-giving (X3) and the last recommendation (X4) with a significant 0, 000 < 0, 05. The result of this research shows for partial test that dependent variable brand switching (Y) can be effected by independent variable reputation (XI) with a significant 0,010 < 0,05 , responsive (X2) with a significant 0,004 < 0,05, gift-giving (X3) with a significant 0,000 < 0,05 and the last recommendation (X4) with a significant 0, 020 < 0, 05.

Keywords: Brand Switching; Reputation; Responsive; Gift Giving; Recommendation.

JEL Classification: L14; G21; G20.

INTRODUCTION

The role of banking today is one of the important pillars in supporting the economic progress of a country [1,2]. This institution is very influential in the economy at the world level though, helping countries to improve the welfare of their people [3,4,5]. In a hypercompetitive situation like today, where consumers are flooded with various attractive product alternatives, changes in buying behavior will make it easier for consumers to switch to other products or brands [6,7]. Brand switching behavior in customers is a phenomenon that is influenced by behavioral factors, competition, and time, but basically brand switching behavior by customers occurs due to certain reasons such as price, reputation, promotions, services provided by good banks. of services or products or the occurrence of service errors, inconvenience, and even recommendations from various parties that affect customers [5,8]. Price is one of the indicators that are intensely promoted by banks in order to attract customers to use their services

through the interest offered or from other fund promotions [9,10]. built by every banking service, many community programs are carried out by banks to help improve a good reputation as was done by Bank BNI with small business partnership programs for the community and even programs to care for the environment. The high public trust in Bank BNI Meulaboh branch makes this bank strive to serve the community at all levels in the Meulaboh area. The aim is to provide quality service to customers so as to satisfy customers and be able to retain customers. Given the large selection of products or services offered in the banking industry market, as well as changing consumer tastes, it is not uncommon for a user to change products or services in a short period of time from one product or service to another. Customers now have a much greater and diverse value demand because customers are faced with various product choices, in the form of products and services that they can buy.

LITERATURE REVIEW

Switchers belong to the most basic level of loyalty where the same buyer is disloyal and does not want to be limited by any brand and the brand plays a small role in their buying decisions [11]. Switching behavior can come from the very variety of other product offerings or because there is a problem with the product that has been purchased [12,13,14]. According to Keaveney in Mutyalestari (2009) in his research on switching behavior in the service industry states that consumer ignorance and prices are some of the many factors that can cause consumers to switch to other service providers [15]. Kurniawan (2012) states that consumers who often search for brands in their purchases are included in buying behavior that seeks diversity (variety seek buying behavior). Brand switching is characterized by significant differences between brands. According to Keaveney (1995), there are several factors that cause brand switching, namely price, inconvenience, core service failure, service failure, and response to service failure [16]. According to David et al in Setiyaningrum (2014) displacement behavior can be caused by intrinsic and extrinsic factors [17]. Intrinsic factors are factors that come from within the individual concerned, for example, there is a desire to try a new brand. While extrinsic factors are factors that come from outside. For example discounts or more angry prices.

Given the large selection of brands offered in the market, as well as the frequent changes in consumer tastes, it is not uncommon in a short period of time for a user to switch brands from one brand to another. Brand switching is characterized by significant differences between brands, consumers in this case do not know much about the existing product categories. Rangkuti (2002) states that brand switching does not arise by itself, but can be triggered by various variables including product, price, promotion, and distribution [18]. This opinion indicates that the marketing mix variable has a correlation with activity, brand switching for consumers. Product characteristics, product attributes, and the need to look for variations are related to brand switching. Company characteristics can also affect the level of customer trust in a brand [19]. Consumers' knowledge of the company is likely to affect their assessment of the company's brand. The characteristics of companies that affect customer trust in a brand are customer trust in the company, company reputation, perceived company motives, and perceived company integrity. safe in obtaining and using the company brand. In the context of marketing channels, when a company is judged to have a good reputation, customers are more likely to trust retailers and vendors. The framework of this research is as follows:
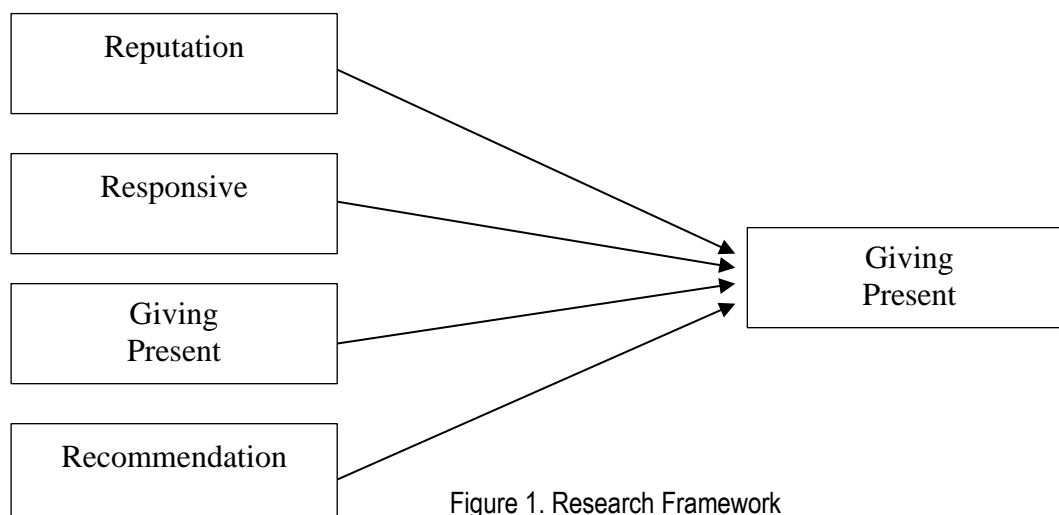

Figure 1. Research Framework

Hypothesis

In this study, a hypothesis is proposed as a temporary answer to the problems raised from the object of research, while the hypotheses proposed in this study are:

H1 = There is an influence of reputation on customers switching to BNI banks.

H2 = There is a responsive effect on customers switching to BNI banks.

H3 = There is an effect of giving gifts to customers moving to BNI banks.

H4 = There is an effect of bank recommendations on customers switching to BNI banks.

RESEARCH METHODS

Data Analysis Tools

To determine the effect of price, reputation, gift giving, compulsion to move, and recommendations on the decision of customers to switch banks, it will be analyzed using multiple linear regression measuring tools. Mathematically, the multiple linear regression measuring instrument is formulated as follows:

$$Y = b_1 x_1 + b_2 x_2 + b_3 x_3 + b_3 x_3 + b_4 x_4$$

Dimana:

Y   = The dependent variable is Brand Switching

X_1 = Reputation variable

X_2 = Responsive variable

X_3 = Gift giving variable

X_4 = Recommendation variable

$B_1, b_2, b_3, b_4, b_5, b_6$ = Variable regression coefficient $X_1, X_2, X_3, X_4, X_5, X_6$.

Hypothesis test

Before accepting or rejecting a hypothesis, a researcher must test the validity of the hypothesis to determine whether the hypothesis is true or false. The hypothesis testing in this study is as follows:

$H0_1$ =   There is no influence of reputation on customers moving to Bank BNI

Ha_l =   There is an influence of reputation on customers moving to BNI Bank

$H0_2$ =   There is no responsive effect on customers moving to BNI Bank

Ha_3 =   There is a responsive effect on customers moving to BNI Bank

$H0_3$ =   There is no effect of giving gifts to customers moving to BNI Bank

Ha_3 =   There is an effect of giving gifts to customers moving to BNI Bank

$H0_4$ =   There is no effect of recommendations on customers moving to BNI Bank

Ha_4 =   There is an effect of recommendations on customers moving to BNI Bank

To obtain the influence of the independent variables, namely reputation, responsiveness, gift giving, and recommendations on the dependent variable, namely Brand Switching, it will be tested simultaneously. So that Hypothesis 5 is formulated as follows:

H05   =   There is no influence of reputation, responsiveness, giving gifts and recommendations to customers moving to Bank BNI.

Has   =   There is an influence on reputation, responsiveness, giving gifts and recommendations to customers moving to Bank BNI.

To test the hypothesis in the research on the influence of reputation, responsiveness, gift giving, and recommendations to customers moving to Bank BNI, the t test (t test) and F test (F test) are used, namely by comparing the significance of t-count with t-table and F-count with F%,. Where if:

1. t_{count} t_{table}, then Ha accepted
2. t_{count} t_{table}, then Ha is rejected
3. $F_{count} > F_{table}$, then Ha accepted
4. $F_{count} < F_{count}$, then Ha is rejected.

RESULTS

Data Descriptive Analysis

This analysis is used to obtain an overview of the respondents' perceptions of the statement items and questions for each variable in the study that were submitted through a questionnaire. Based on the responses of 100 respondents about reputation, responsiveness, giving gifts and recommendations, the researcher will describe in detail the respondents' answers as follows:

Brand Switching

Questions for brand switching consist of product or service attributes offered by Bank BNI that made me switch banks, Marketing activities such as creative advertising, variety of promotions and intensity of advertisements carried out by Bank BNI made me switch banks, Quality level of products or services offered by Bank BNI made me change banks, the services provided by Bank BNI when using its products or services made me change banks, The introduction of good products or services offered by Bank BNI made me change banks. The criteria for respondents' answers consist of; Strongly Disagree (STS), Disagree (TS), Disagree (KS), Agree (S), and Strongly Agree (SS). The results of descriptive data are as follows:

Table 1. Brand Switching Descriptive Data

Statement	STS	TS	KS	S	SS	Mean
The easy and attractive attributes of a product or service influence me to become a customer of Bank BNI.	-	5	28	64	4	3,66
Marketing activities such as creative Wan, the variety of promotions and the intensity of the advertisements carried out influenced me to become a BNI Bank customer.	-	-	21	59	20	3,99
The level of quality in the products or services offered influences me to become a customer of Bank BNI.	-	-	33	57	10	3,77
The services provided when using their products or services affect me becoming a BNI Bank customer.	-	2	13	64	21	4,04
The introduction of good products or services offered by BNI influenced me to become a BNI Bank customer.	-	2	23	69	6	3,79
Average						3,850

Source: Processed primary data, 2021

Table 2. Reputation Descriptive Data

Statement	STS	TS	KS	S	SS	Mean
Credibility owned by the Bank BNI made me change banks.	2	2	20	68	8	3,78
BNI reliability in handling customers made me switch banks.	-	-	26	67	7	3,81
The good name owned by Bank BNI made me change banks.	1	3	19	68	9	3,81
The positive corporate image offered by Bank BNI makes I moved to the bank.	1	2	20	52	25	3,98
Bank BNI ability to provide quality products and services made me switch banks.	-	1	9	63	27	4,16
Average						3,908

Source: Processed primary data, 2021

Table 3. Descriptive Data of Gift Giving

Statement	STS	TS	KS	S	SS	Mean
Bank BNI intensity in giving sweepstakes for loyal customers made me switch banks.	1	9	43	43	4	3,40
Giving gifts to new customers by Bank BNI made me change banks.	1	7	24	58	10	3,69
Giving discounts by Bank BNI for customers makes me move bank.	-	10	31	50	9	3,58
Giving gifts to all products offered by Bank BNI made me switch banks.	1	9	33	42	15	3,61
How often BNI Bank becomes sponsor of an event makes me change banks.	1	6	25	49	19	3,79
Average						3,614

Source: Processed primary data, 2021

Table 4. Descriptive Data Recommendations

Statement	STS	TS	KS	S	SS	Mean
Recommendations from my family made me switch banks to Bank BNI.	-	7	51	32	10	3,45
Recommendations from my friends made me switch banks to Bank BNI.	-	12	47	32	9	3,38
The intensity of BNI's Wan Bank which is often in electronic and print media makes me switch banks.	-	14	36	39	11	3,47
The influence of experts and publications in electronic and print media made me switch banks to Bank BNI.	2	13	44	33	8	3,32
Average						3,405

Source: Processed primary data, 2021

Table 5. Reliability Test

No	Variable	Cronbach Alpha	Criteria	Status
1.	Brand Switching	0,618	>0,60	Reliable
2.	Reputation	0,718	>0,60	Reliable
3.	Responsive	0,808	>0,60	Reliable
4.	Gift-giving	0,748	>0,60	Reliable
5.	Recommendation	0,809	>0,60	Reliable

Source: Processed primary data, 2021

Table 6. Validity Test

Items	Variable	Coefficient Correlation	Critical Value r N=100	Information
A 1	Brand Switching	0,564	0,195	Valid
A2		0,498	0,195	Valid
A3		0,740	0,195	Valid
A4		0,701	0,195	Valid
A5		0,633	0,195	Valid
B1	Reputation	0,472	0,195	Valid
B2		0,703	0,195	Valid
B3		0,786	0,195	Valid
B4		0,771	0,195	Valid
B5		0,723	0,195	Valid
C1	Responsive	0,611	0,195	Valid
C2		0,745	0,195	Valid
C3		0,784	0,195	Valid
C4		0,797	0,195	Valid
C5		0,834	0,195	Valid
D1	Gift-giving	0,649	0,195	Valid
D2		0,704	0,195	Valid
D3		0,764	0,195	Valid
D4		0,743	0,195	Valid
D5		0,681	0,195	Valid
El	Recommendation	0,622	0,195	Valid
E2		0,885	0,195	Valid
E3		0,794	0,195	Valid
E4		0.878	0,195	Valid

Source: Processed primary data, 2021

Table 7. Multiple Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.933	.417		2.236	.028
Reputation	.185	.070	.213	2.618	.010
Responsive	.157	.054	.238	2.912	.004
Gift-giving	.334	.056	.483	5.966	.000
Recommendation	.115	.049	.191	2.363	.020

a. Dependent Variable: Y

From the results shown in Label 4.15 above, it can be seen that the processing of the results of the multiple regression test carried out with the help of the SPSS program, the multiple regression equation can be arranged as follows:

$$Y = 0{,}213X_1 + 0{,}238X_2 + 0{,}483X_3 + 0{,}19IX_4$$

From the calculation results shown in Table 4.15 above, it can be explained as follows:

1. X1 (Reputation) Regression Coefficient of 0.213 which means that if X1 (Reputation) increases by one unit, it will result in an increase in brand switching for customers of Bank BNI Meulaboh branch of 0.213 units, assuming that other variables are considered constant.
2. Regression Coefficient X2 (Responsive) of 0.238 which means that if X2 (Responsive) increases by one unit, it will result in an increase in brand switching for customers of Bank BNI Meulaboh branch of 0.238 units, assuming that other variables are held constant.

3. The Regression Coefficient of X3 (Gifting of Gifts) is 0.483 which means that if X3 (Gifting of Gifts) increases by one unit, it will result in an increase in brand switching for customers of BNI bank Meulaboh branch by 0.483 units, assuming that other variables are held constant.
4. The Regression Coefficient of X4 (Recommendation) is 0.191 which means that if X4 (Recommendation) increases by one unit, it will result in an increase in brand switching for BNI Meulaboh bank customers by 0.191 units, assuming that other variables are considered constant.

Based on the results of the research above, of the four independent variables tested, the variable that has the highest influence on brand switching on Bank BNI Meulaboh customers is the gift-giving variable with a value of 0.483 while the lowest variable affects brand switching on. Bank BNI Meulaboh customers is the recommendation variable with a value of 0.191.

F test
The F test is used to test whether or not there is an effect of the independent variables on the dependent variable simultaneously or together. The results of this test can be seen as follows.

Table 8. UH F

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.994	4	1.499	14.596	.000a
	Residual	9.754	95	.103		
	Total	15.748	99			

Source: Processed primary data, 2021

Based on the Anova test or F test, it can be obtained that the calculated F is 14.596 with a significance level of 0.000. Because the probability is much smaller than 0.05, which means refusing H05 to accept Has, it can be stated that the independent variables which include Reputation, Responsiveness, Giving Gifts and Recommendations simultaneously or jointly affect the Brand Switching variable.

T test
The t test is a test to determine the significance of the effect of the independent variable partially or individually on the dependent variable. The results of this test can be seen as follows.

Table 9. t test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.933	.417		2.236	.028
	Reputation	.185	.070	.213	2.618	.010
	Responsive	.157	.054	.238	2.912	.004
	Gift-giving	.334	.056	.483	5.966	.000
	Recommendation	.115	.049	.191	2.363	.020

a. Dependent Variable: Y
Source: Processed primary data, 2021

CONCLUSION

After conducting an analysis based on the tested hypotheses, several conclusions can be drawn in this study, namely:

1. Based on the results of reputation research, responsiveness, giving gifts and recommendations affect the occurrence of Brand Switching of other bank customers to Bank BNI Meulaboh branch.

2. The results of Multiple Linear Regression indicate that the proposed independent variables, namely reputation, responsiveness, gift giving, and recommendations have an effect on brand switching. Of the four independent variables that have the greatest influence on the dependent variable is the variable of gift giving and the variable with the smallest effect is recommendation.

3. The results of simultaneous testing, the four independent variables, namely reputation, responsiveness, gift giving and recommendations have an effect on brand switching. Partial test results, each independent variable has a positive effect on the dependent variable in this study.

4. Based on the Multiple R result of 0.61 which indicates that the variables of reputation, responsiveness, gift giving and recommendations have a relationship with brand switching by 61.7% and the remaining 38.3% is explained by other variables not included in the model. While the amount of Adjusted R Square is 0.355, this means that only 35.5% of Brand Switching variations can be explained by the variables of reputation, responsiveness, gift giving and recommendations. While the remaining 64.5% is explained by other variables that are not included in the model in this study.

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