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Direct and Moderating Factors Affecting Customer Switching Intentions: An Empirical Study on Bank of Palestine and Cairo Amman Bank in Gaza Strip

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ABSTRACT

This study aimed to investigate customer switching intentions as a complex phenomenon that is affected by a series of bank actions in terms of service quality, price, commitment, and anger incident as direct factors, in addition to other moderating factors that moderate the effect of the direct factors on these intentions, namely customer involvement in decision making, switching costs, alternative attractiveness, and duration of customer relationship.

Self administered delivery and collection questionnaire was used with a sample of 550 customers from Bank of Palestine and Cairo Amman Bank, of which 385 were retrieved and met the screening requirements, representing a net response rate of 70%.

Based on mean analysis, it was found that customer switching intentions differ according to the bank and customer's category, which is related to the banks' actions in terms of service quality, price, commitment, and anger incident.

Correlation analysis demonstrated the existence of negative relationship between (service quality, fair price, bank commitment) and customer switching intentions, while a positive relationship exists between anger incident and these intentions.

Multiple linear regression revealed that 48.8% of the variation in customer switching intentions is explained by service quality (the most significant factor), bank commitment (the second significant factor), and anger incident (the third significant factor), while price was insignificant and excluded from the model.

Based on multi-sample analysis, the following findings were achieved:

- High involvement reinforces the effect of bank commitment and anger incident on customer switching intentions.
- Switching costs have no moderating effect.
- Knowledge of better alternative attractiveness reinforces the effect of anger incident. on customer switching intentions.
- Long of customer relationship duration attenuates the effect of anger incident on customer switching intentions.

To reduce switching phenomenon, management of the banks should do more efforts and pay more attention to improve the level of service quality, commitment, and price. Banks' employees should be trained to deal well with customers and carrying out their duties effectively and efficiently.

الخلاصة

هدفت هذه الدراسة لبحث نوايا تحويل الزبون كظاهرة معقدة تتأثر بسلسلة من أداء البنوك من حيث جودة الخدمة والسعر والالتزام والحدث المغضب كعوامل مباشرة، بالإضافة إلى عوامل تعديل أخرى تعدل تأثير العوامل المباشرة على هذه النوايا، وهي مشاركة الزبون في اتخاذ القرار وتكاليف التحويل والبدائل الجذابة ومدة علاقة الزبون.

تم استخدام استبانة لعينة مكونة من 550 زبون من بنك فلسطين وبنك القاهرة-عمان، حيث تم استرجاع 385 استبانة مطابقة للمتطلبات، بنسبة استرداد 70%.

استناداً على تحليل الوسط، تم استنتاج أن نوايا تحويل الزبون تختلف حسب البنك وفئة الزبون حيث ترتبط بأداء البنوك من حيث جودة الخدمة والسعر والالتزام والحدث المغضب.

أوضح تحليل الارتباط وجود علاقة عكسية بين (جودة الخدمة، السعر، الالتزام) ونوايا تحويل الزبون، كما أوضح وجود علاقة طردية بين الحدث المغضب وهذه النوايا.

أوضح تحليل الانحدار الخطي المتعدد أن 48.8% من التغير في نوايا تحويل الزبون يمكن تفسيرها من خلال جودة الخدمة (العامل الأهم)، والتزام البنك (العامل المهم الثاني)، والحدث المغضب (العامل المهم الثالث)، بينما كان السعر غير مهم وتم استبعاده من النموذج.

استناداً على التحليل متعدد العينة، تم التوصل إلى النتائج التالية:

- تعزز المشاركة المرتفعة تأثير التزام البنك والحدث المغضب على نوايا تحويل الزبون.
- تكاليف التحويل ليس لها تأثير مُعدل.
- تعزز المعرفة بوجود بدائل جذابة أفضل تأثير الحدث المغضب على نوايا تحويل الزبون.
- تخفف مدة العلاقة الطويلة للزبون من تأثير الحدث المغضب على نوايا تحويل الزبون.

للحد من ظاهرة التحويل، يجب على إدارة البنوك بذل المزيد من الجهود وإيلاء المزيد من الاهتمام لتحسين مستوى جودة الخدمات، والالتزام، والسعر، كما ينبغي تدريب موظفي البنوك على التعامل مع العملاء بشكل جيد، والقيام بواجباتهم بكفاءة وفعالية .

Dedication

To the spirit of beloved father, may God have mercy on him

To my beloved mother, may God protect her and took care of

To my dear brother, Dr. Waleed and his family

To all my brothers, sisters and their families

To my dear wife

To my beloved sons Abdullah, Mohammed, and Heba

To all relatives, neighbors, and friends

I dedicate this work to all of you and prayed God Almighty to be beneficial

Researcher

Mustafa Murad

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TABLE OF CONTENTS

CHAPTER ONE: INTRODUCTION

1.1 Introduction ………………………………………………………………... 1

1.2 Background ……………………………………………………………… 1

1.3 Statement of the Problem …………………………………………….. 2

1.4 Research Objectives ………………………………………………….. 2

1.5 Conceptual Model ……………………………………………………. 3

1.6 Research Variables …………………………………………………… 3

1.6.1 Dependent Variable ……………………………………………………... 4

1.6.2 Independent Variables …………………………………………………... 4

1.7 Research Hypotheses …………………………………………………..... 4

1.7.1 Direct Variables Hypotheses …………………………………………. 4

1.7.2 Moderating Variables Hypotheses …………………………………… 5

1.8 Importance of the Study …………………………………………….. 5

1.9 Key-Terms of the Study ……………………………………………… 6

1.10 Summary ……………………………………………………………… 6

CHAPTER TWO: LITERATURE REVIW

2.1 Introduction ………………………………………………………… 7

2.2 Marketing ………………………………………………………………. 7

2.3 Relationship Marketing ……………………………………………… 8

2.3.1 Reasons for Firms Forming Relationships with Customers ………….. 9

2.3.2 Reasons for Customers Forming Relationships with Firms ………….. 9

2.3.3	Customer Relationship Management …………………………………	10
2.4	Customer Value, Satisfaction, and Loyalty …………………………..	10
2.4.1	Cognitive vs. Emotional Dimensions in Customer Satisfaction and Loyalty ………………………………………………………………..	12
2.4.2	Customer Retention ………………………………………………..	13
2.5	Switching Processes in Customer Relationships ……………………..	14
2.5.1	Switching Versus Loyalty …………………………………………….	16
2.5.2	Factors Affecting Switching Intentions ……………………………….	16
2.6	Variables of the Present Study ……………………………………….	16
2.6.1	Direct Factors ………………………………………………………	16
2.6.1.1	Service Quality ……………………………………………………..	17
2.6.1.2	Price ………………………………………………………………..	22
2.6.1.3	Organization Commitment ……………………………………………	24
2.6.1.4	Anger Incident ……………………………………………………...	26
2.6.2	Moderating Factors …………………………………………………	28
2.6.2.1	Customer Involvement ………………………………………………	28
2.6.2.2	Switching Costs …………………………………………………….	30
2.6.2.3	Alternative Attractiveness …………………………………………….	31
2.6.2.4	Duration of Customer Relationship …………………………………...	32
2.7	Previous Studies ……………………………………………………	34
2.7.1	Local Studies ………………………………………………………	34
2.7.2	Foreign Studies ……………………………………………………	35
2.7.3	Commentary on the Previous Studies …………………………………	47
2.8	Palestinian Banking Sector ……………………………………………	50

2.8.1	Operating Banks in Palestine …………………………………………	50
2.8.2	Services Provided by Palestinian Banks ………………………………	50
2.9	Summary ……………………………………………………………	51
	CHAPTER THREE: RESEARCH METHODOLOGY	
3.1	Introduction ………………………………………………………..	52
3.2	Research Design ……………………………………………………	52
3.2.1	Data Collection ……………………………………………………..	52
3.2.2	Population …………………………………………………………..	52
3.2.3	Sample ……………………………………………………………...	53
3.3	Research Instrument and Variables Measurements …………………...	54
3.3.1	Questionnaire Design ………………………………………………	54
3.3.2	Variables Measurements …………………………………………...	55
3.3.2.1	Dependent Variable ………………………………………………...	55
3.3.2.2	Independent Variables ……………………………………………..	55
3.4	Data Analysis Method ……………………………………………...	57
3.4.1	Statistical Analysis Tools …………………………………………..	57
3.5	Validity and Reliability of the Research ……………………………...	58
3.5.1	Validity of Questionnaire …………………………………………..	58
3.5.1.1	Content Validity ……………………………………………………	58
3.5.1.2	Internal Validity ……………………………………………………	59
3.5.1.3	Structure Validity of the Questionnaire ……………………………….	63
3.5.2	Reliability of the Research …………………………………………	64
3.5.2.1	Cronbach's Coefficient Alpha ……………………………………...	64

3.5.2.2 Split Half Method 65

3.6 Summary 66

CHAPTER FOUR: ANALYSIS, FINDINGS, AND DISCUSSION

4.1 Introduction 67

4.2 Statistical Description of the Sample of Study According to the Characteristics of Respondents 67

4.3 Mean Analysis for Dependent Variable and Independent Variables … 70

4.3.1 Dependent Variable 70

4.3.2 Independent Variables 71

4.3.2.1 Direct Factors 71

4.3.2.2 Moderating Factors 83

4.4 Hypotheses Testing 90

4.4.1 Direct Variables Hypotheses 90

4.4.2 Multiple Regression Analysis 96

4.4.3 Moderating Variables Hypotheses 99

4.5 Summary 112

CHAPTER FIVE: CONCLUSION

5.1 Introduction 113

5.2 Conclusions 113

5.2.1 Customer Switching Intentions 113

5.2.2 Direct Factors 113

5.2.3 Moderating Factors 115

5.2.4 Direct Variables Hypotheses 115

5.2.5 Conceptual Model 116

5.2.6	Moderating Variables Hypotheses ………………………………………	116
5.3	Recommendations …………………………………………………………	118
5.4	Future Studies …………………………………………………………..	118
5.5	Summary ………………………………………………………………..	119
	REFRENCES ………………………………………………………………	120
	APPENDICIES …………………………………………………………...	130

LIST OF TABLES

Table (2.1)	Definitions of Service Quality …………………………………….	17
Table (3.1)	Correlation Coefficient of Each Paragraph of "Customer Switching Intentions" and the Total of this Field …………………	59
Table (3.2)	Correlation Coefficient of Each Paragraph of "Service Quality – Outcome Dimension" and the Total of this Field ………………...	59
Table (3.3)	Correlation Coefficient of Each Paragraph of "Service Quality – Interactive Dimension" and the Total of this Field ………………..	60
Table (3.4)	Correlation Coefficient of Each Paragraph of "Service Quality – Physical Environmental Dimension" and the Total of this Field …	60
Table (3.5)	Correlation Coefficient of Each Paragraph of "Fair Price" and the Total of this Field …………………………………………………	61
Table (3.6)	Correlation Coefficient of Each Paragraph of "Bank Commitment" and the Total of this Field …………………………	61
Table (3.7)	Correlation Coefficient of Each Paragraph of "Anger incident" and the Total of this Field …………………………………………	62
Table (3.8)	Correlation Coefficient of Each Paragraph of "Involvement of Customer in Decision Making" and the Total of this Field ……….	62
Table (3.9)	Correlation Coefficient of Each Paragraph of "Switching Costs" and the Total of this Field …………………………………………	63
Table (3.10)	Correlation Coefficient of Each Paragraph of "Alternative Attractiveness" and the Total of this Field ………………………..	63
Table (3.11)	Correlation Coefficient of Each Field and the Whole of Questionnaire ……………………………………………………..	64
Table (3.12)	Cronbach's Alpha for Each Filed of the Questionnaire and the Entire Questionnaire ……………………………………………	65
Table (3.13)	Correlation Coefficient and Spearman-Brown Correlation Coefficient ……………………………………………………..	66
Table (4.1)	Bank Distribution of Respondents ……………………………..	67
Table (4.2)	Gender Distribution of Respondents …………………………...	67

Table (4.3)	Age Distribution of Respondents …………………………………	68
Table (4.4)	Educational level Distribution of Respondents …………………...	68
Table (4.5)	Career of Respondents ……………………………………………	68
Table (4.6)	Relationship Duration ……………………………………………..	69
Table (4.7)	Visiting of Customer to the Bank …………………………………	69
Table (4.8)	Means and Probability Values (Sig.) for "Customer Switching Intentions" ………………………………………………………	70
Table (4.9)	Means and Probability Values (Sig.) for "Outcome Quality" …….	72
Table (4.10)	Means and Probability Values (Sig.) for "Interaction Quality" …..	73
Table (4.11)	Means and Probability Values (Sig.) for "Physical Environment Quality" …………………………………………………………	75
Table (4.12)	Means and Probability Values (Sig.) for "Service Quality" ………	76
Table (4.13)	Means and Probability Values (Sig.) for "Price Fairness" ………..	78
Table (4.14)	Means and Probability Values (Sig.) for "Bank Commitment" …..	79
Table (4.15)	Means and Probability Values (Sig.) for "Anger Incident" ……….	81
Table (4.16)	Summary of the Means and the Level Strength for the Dependent Variable and the Direct Variables …………………………………	82
Table (4.17)	Means and Probability Values (Sig.) for "Involvement of Customer in Decision Making" …………………………………...	84
Table (4.18)	Means and Probability Values (Sig.) for "Switching Costs" ……...	85
Table (4.19)	Means and Probability Values (Sig.) for "Alternative Attractiveness" …………………………………………………	88
Table (4.20)	A Summary of the Means and the Level Strength for Moderating Variables………………………………………………………..	89
Table (4.21)	Correlation Coefficient Between Service Quality and Customer Switching Intentions ……………………………………………	90
Table (4.22)	Correlation Coefficient Between Price Fairness and Customer Switching Intentions ……………………………………………	92

Table (4.23) Correlation Coefficient Between Bank Commitment and Customer Switching Intentions …………………………………… 93

Table (4.24) Correlation coefficient between Anger incident and Customer Switching Intentions ……………………………………………… 94

Table (4.25) Findings of Testing the Direct Variables Hypotheses at 0.05 Level of Significance ………………………………………………….. 94

Table (4.26) ANOVA for Regression (All the Sample) ………………………... 96

Table (4.27) The Regression Coefficients (All the Sample) …………………… 97

Table (4.28) ANOVA for Regression (Low Involvement) …………………….. 99

Table (4.29) ANOVA for Regression (High Involvement) …………………….. 99

Table (4.30) The Regression Coefficients (Low and High Involvement) ……… 100

Table (4.31) Findings of Testing the Hypotheses Regarding the Degree of Involvement ……………………………………………………. 102

Table (4.32) ANOVA for Regression (Low Switching Costs) ………………… 102

Table (4.33) ANOVA for Regression (High Switching Costs) ………………… 103

Table (4.34) The Regression Coefficients (Low and High Switching Costs) ….. 103

Table (4.35) Findings of Testing the Hypotheses Regarding the Switching Costs ……………………………………………………………… 105

Table (4.36) ANOVA for Regression (Low Alternative Attractiveness) ………. 106

Table (4.37) ANOVA for Regression (High Alternative Attractiveness) ……….. 106

Table (4.38) The Regression Coefficients (Low and High Alternative Attractiveness) ………………………………………………. 107

Table (4.39) Findings of Testing the Hypotheses Regarding the Alternative Attractiveness …………………………………….................. 108

Table (4.40) ANOVA for Regression (Short Duration of the Customer Relationship) ………………………………………………… 109

Table (4.41) ANOVA for Regression (Long Duration of the Customer Relationship) ………………………………………………… 110

Table (4.42) The Regression Coefficients (Short and Long Duration) ………… 110

Table (4.43) Findings of Testing the Hypotheses Regarding the Duration of Relationship ………………………………………………………. 112

LIST OF FIGURES

Figure (1.1) Conceptual Model of Customer Switching Intentions ………….. 3

Figure (2.1) Brady and Cronin (2001) Model for Measuring Service Quality.. 20

Figure (2.2) Value-Based Pricing Versus Cost-Based Pricing ……………….. 23

Figure (2.3) Buyer Decision Process ……………………………………………. 29

CHAPTER ONE
INTRODUCTION

1.1 Introduction

This chapter shows a background as an access to the problem of study, displays objectives, variables, hypotheses, importance, and limitations.

1.2 Background

Understanding customers' consumption processes, their attitudes toward the service they receive, and their consequent behavior is a complex and heavily researched topic (Roos & Gustafsson, 2007). An old truth is that it is more profitable to have a defensive strategy and to strive to retain existing customers than to constantly try to attract new ones (Reichheld 1996). The costs of attracting new customers are rising. Thus, although finding new customers remains very important, the emphasis is shifting towards retaining profitable customers and building lasting relationships with them. However, in American environment, Reichheld and Sasser (1990) revealed that by reducing customer defections by only 5 percent, companies can improve profits by anywhere from 25 to 85 percent -depending on the type of industry- and that defections have a stronger impact on profitability than market share, unit costs and many other factors usually associated with competitive advantages (Kotler, Wong, Saunders & Armstrong, 2005, p. 13).

Saeed, Hussain, and Riaz (2011) indicated that when firms lose a customer they are not only losing future earnings and incurring the cost of finding new customers, they are also likely losing a loyal customer, which means giving up high margins. Over time, loyal customers increase their expenditure in the firm, and they become less price-sensitive and less costly.

To retain customers, organizations have to satisfy them particularly in service industry such as in insurance, banking, public services, medical insurance, or telecommunications (Oyeniyi and Abiodun, 2010). If customers are satisfied with the service, this not only enhances repurchase intentions but also addresses the switching intentions where, customer satisfaction is found to be the most common factor impinging upon switching intentions (Fernandes and Santos, 2007).

Consequently, customers change their service providers for many reasons. It could be that the service provider no longer meets customers' needs, or customers may be receiving a better offer from a competitor or just wanting some variation. They may also have the feeling that what the competition is offering is better (Roos & Gustafsson, 2007).

Wan-Ling and Hwang (2006) indicated that, switching and switching intentions are considered as the most important variable in service sector. Organizations are deeply concerned with the factors which impetus switching intentions. Understanding switching intentions may help in retaining customers and to avoid the adverse effects that may result due to switching.

1.3 Statement of the Problem

Switching is a clear problem from the firm's point of view and an important decision for the customer (Anto´n, Camarero, & Carrero, 2007).

The banking sector in Gaza Strip one of the service sectors which suffers from the problem of switching (A. Abu-Alolla & H. Al-Zamly, managers of banks, personal communication, October 5, 2010). This sector consists of twelve operating banks. Bank of Palestine (Palestine Limited Bank) and Cairo-Amman Bank are the banks that have more branches than others in Gaza Strip (Palestine Monetary Authority, 2010).

This study is highlighting and analyzing relationship dissolution –for customers of Bank of Palestine and Cairo-Amman Bank– as a complex phenomenon arising from a series of banks' actions that can provoke the switching intentions, and attempting to answer the question:

What are the most important factors affecting customer intentions to switch his/her bank?

1.4 Research Objectives

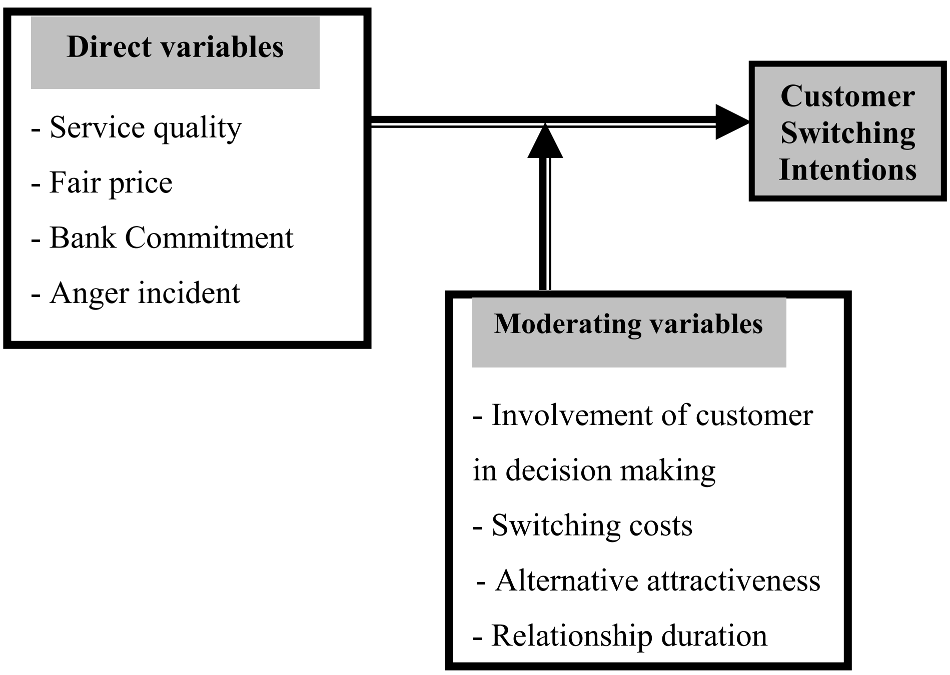
1. To investigate switching intentions –for customers of Bank of Palestine and Cairo-Amman Bank– as a complex phenomenon involving a series of banks' actions represented by factors that affecting these intentions.
2. To classify direct factors according to their effect on switching intentions for customers of Bank of Palestine and Cairo-Amman Bank.

3. To identify moderating factors that may be playing an important role as moderators in the switching process.
4. To draw recommendations that reduce the switching intentions for customers of Bank of Palestine and Cairo-Amman Bank.

1.5 Conceptual Model

As shown in figure (1.1), the study adopted the model of Anto´n et. al. (2007) which used "service quality, bank commitment, price, and anger incident" as direct variables and "involvement of customer in decision making, switching costs, and alternative attractiveness" as moderating variables, in addition to "duration of customer relationship" as a new moderating variable, which was added depending on the study of Ranaweera & Menon (2008) which found that relationship duration moderates the satisfaction-negative word of mouth relationship.

Figure (1.1): Conceptual Model of Customer Switching Intentions



Source: Developed by the Researcher, Depending on (Anto´n et. al., 2007).

1.6 Research Variables

Based on the previous model, variables can be summarized as:

1.6.1 Dependent Variable

Customer switching intentions

1.6.2 Independent Variables

Independent variables were divided into direct variables that represent factors that affect the customer switching intentions directly, and moderating variables that represent that moderate the relationship between the direct factors and customer switching intentions:

1. Direct Independent Variables

- Service quality
- Commitment of the bank
- Price of the bank
- Anger incident

2. Moderating Independent Variables

- Involvement of customer in decision making
- Switching costs
- Alternative attractiveness
- Duration of customer relationship

1.7 Research Hypotheses

1.7.1 Direct Variables Hypotheses

H1. There is a negative relationship between the level of delivered service quality and customer intentions to switch the bank.

H2. There is a negative relationship between the fair price of the bank and customer intentions to switch it.

H3. There is a negative relationship between the level of bank commitment to maintain the relationship and customer intentions to switch the bank.

H4. There is a positive relationship between customer experience of an anger incident and his/her intentions to switch the bank.

1.7.2 Moderating Variables Hypotheses

Ha. The more highly-involved the customer, the stronger the relationship between (the service quality, the fair price, the bank commitment, and the anger incident) and his/her intentions to switch the bank.

Hb. The higher the switching costs, the weaker the relationship between (the service quality, the fair price, the bank commitment, and the anger incident) and customer intentions to switch the bank.

Hc. The higher the alternative attractiveness, the stronger the relationship between (the service quality, the fair price, the bank commitment, and the anger incident) and customer intentions to switch the bank.

Hd. The more duration of the customer relationship, the weaker the relationship between (the service quality, the fair price, the bank commitment, and the anger incident) and customer intentions to switch the bank.

1.8 Importance of the Study

1. To researcher knowledge, this study may be the first that investigates customer switching intentions as a complex phenomenon in Palestine.
2. According to available information, studies related to customer switching intentions or behavior are very limited in the Arab-World.
3. Most of previous studies on customer switching intentions focused on individual variables that have immediate effects on customer intentions or behaviors, rather than analyzing it as a complex phenomenon.
4. The study may be very useful as a guideline to reduce switching phenomenon in banks which increases the profitability.
5. The actions will be made by banks -to reduce switching- will be reflected positively on customers and increase their satisfaction.

1.9 Key-Terms of the Study

- Switching

Replacing and exchanging the current service provider with another (Bansal, 1997).

- Commitment

The continuing desire –of the bank– to develop and maintain the relationship (Walter & Ritter, 2000).

- Involvement

Involvement of customer in decision making to deal with a certain bank, which represents an individual state of arousal or motivation towards an object that is activated by a person's perception of the relevance or importance of that object (Mills, 2006).

- Switching Costs

The costs that are incurred by customers for terminating transaction relationships and initiating a new relation (Oyeniyi & Abiodun, 2009).

- Alternative attractiveness

Customer perceptions on the quality of alternative services (Ping, 1993).

- Duration of Customer Relationship

The length of time that a relationship between exchange partners has existed (Palmatier et. al., 2006).

1.10 Summary

This study may be the first study that investigates relationship dissolution as a complex phenomenon in Palestine arising from a series of banks' actions that can provoke the switching intentions. Factors that assumed to have effect on customer switching intentions were divided into direct factors (service quality, bank commitment to customers, price, and anger incident) and moderating factors (involvement, switching costs, alternative attractiveness, and relationship duration) which were represented by the conceptual model.

CHAPTER TWO

LITERATURE REVIW

2.1 Introduction

Switching is a complex phenomenon affected by several factors. This chapter aims to provide a comprehensive literature review for this phenomenon and factors that affect it.

As an introduction to the switching phenomenon, there is a section reviews relationship marketing and the most important concepts related to it, such as; customer satisfaction, loyalty, and retention. The following section presents a literature review for the switching process, which includes a division of the factors affect it as direct or moderating factors. The following section presents a literature review for variables used in this study, that affect customer switching intentions. The following section presents a literature review for the most important studies related to the switching phenomenon, and discuss the relation between them and the present study. The last section provides a summary of the Palestinian banks, which the study was conducted on.

2.2 Marketing

Many people think of marketing as selling and advertising. And no wonder that every day there are a huge number of television commercials, direct-mail offers, sales calls, and internet pitches. However, selling and advertising are only the tip of the marketing iceberg. Marketing must be understood not in the old sense of making a sale (telling and selling) but in the new sense of satisfying customer needs. If the marketer understands customer needs; develops products and services that provide superior customer value; and price, distributes, and promotes them effectively, these products will sell easily. Selling and advertising are only part of a larger marketing mix (a set of marketing tools that work together to satisfy customer needs and build customer relationships). Broadly defined, marketing is a social and managerial process by which individuals and organizations obtain what they need and want through creating and exchanging value with others. In a narrower business context, marketing involves building profitable, value-laden exchange relationships with customers. In other words, marketing is the process by which companies create value for customers and build strong customer relationships in order to capture value from customers in return. (Kotler & Armstrong, 2008, p.5)

2.3 Relationship Marketing

Relationship marketing involves creating, maintaining and enhancing strong relationships with customers and other stakeholders. Increasingly, marketing is moving away from a focus on individual transactions towards a focus on building value-laden relationships and marketing networks. Relationship marketing is oriented more towards the long term. The goal is to deliver long-term value to customers and the measure of success is long-term customer satisfaction. Relationship marketing requires that all of the company's departments work together with marketing as a team to serve the customer. It involves building relationships at many levels – economic, social, technical and legal – resulting in high customer loyalty (Kotler et. al., 2005, p. 476).

Understanding how to create and maintain relationships with customers is one of the most important fields of academic and practitioner endeavor in marketing (Palmatier, Dant, Grewal, & Evans, 2006). Hennig-Thurau, Gwinner, and Gremler (2002) summarize the benefits that firms derive from customer relationships as being able to regain acquisition costs, cross-and up-selling products and services. Furthermore, firms expect to achieve a 10% increase in revenue resulting from their relationship-building efforts, such as customer relationship management (CRM) programs, so organizations spend millions of dollars annually on CRM schemes in the belief they will obtain benefits in the long term (Mitchell, 2002).

Customers too see the benefit of maintaining relationships with their service providers, resulting in a high understand of the many loyalty schemes on offer (Dowling, 2002). However, as time progress that relationship marketing efforts are well established, having reached the maturity phase, and customers can draw on their experience to evaluate the benefits and costs of engaging in relationships with their service providers (Danaher, Conroy & Kennedy, 2008).

Colgate and Danaher (2000) found that a poorly executed relationship marketing strategy resulted in lower satisfaction levels for customers in a relationship compared with those who did not have a relationship with their bank.

2.3.1 Reasons for Firms Forming Relationships with Customers

Firms want to form relationships with customers for many reasons. First, firms can build up knowledge repositories about their customers, which assist in a better understanding of their customer needs and wants and their changing values and interests. This can assist in a wide range of marketing activities, including the development of new products and services, more appropriate promotion, and more effective distribution strategies (Danaher et. al., 2008). Second, in long-term relationships, the size and complexity of the transactions between the customer and the firm are likely to increase, resulting in greater returns for the firm. Third, a customer who is familiar with a firm's processes and systems is likely to have more realistic expectations of what the firm can achieve for the customer, and such customers have a better understanding of what information they need to provide the firm (Bell, Auh, & Smalley, 2005). Fourth, customer capital is built up over time, as some customers are more valuable to the firm than others, and therefore, firms seek to retain these customers because of their lifetime value (Rust, Lemon, & Narayandas, 2005). Fifth, if the relationship is a highly valued one by the customer, he is less likely to defect and more likely to spread positive word of mouth (Priluck, 2003).

In general, Reichheld and Sasser (1990) –in their study in United States of America– indicated that profits rise as defection rates fall and reducing defections by 5% generated 85% more profits in one bank's branch system, 50% more in an insurance brokerage, and 30% more in an auto-service chain.

2.3.2 Reasons for Customers Forming Relationships with Firms

While the reasons for firms wishing to form relationships with their customers are very convincing, it is sometimes less clear why customers may want to reciprocate in relationship development (Danaher et. al., 2008).

Gwinner, Gremler & Bitner (1998) mention that benefits customers may receive from a relationship: confidence benefits, which is knowing what to expect from the service provider, thereby reducing anxiety; social benefits, such as being personally recognized by employees of the firm and perhaps developing friendships between customers and employees; and special treatment benefits, which include customers receiving price discounts and faster or customized additional service.

2.3.3 Customer Relationship Management

Customer relationship management (CRM) is perhaps the most important concept of modern marketing. Until recently, CRM has been defined narrowly as a customer data management activity. By this definition, it involves managing detailed information about individual customers and carefully managing customer touch points in order to maximize customer loyalty. More recently, CRM has taken on a broader meaning. Where, CRM has been defined as the overall process of building and maintaining profitable customer relationship by delivering superior customer value and satisfaction. It deals with all aspects of acquiring, keeping, and growing customers (Kotler & Armstrng, 2008, p. 13).

CRM consists of sophisticated software and analytical tools that integrate customer information from all sources, analyze it in depth, and apply the results to build stronger customer relationships. CRM integrates everything that a company's sales, service and marketing teams know about individual customers to provide a 360-degree view of the customer relationship. It pulls together, analyses and provides easy access to customer information from all of the various touch points. In recent years, there has been an explosion in the number of companies using CRM. Companies use CRM analysis to assess the value of individual customers, identify the best ones to target, and customize the company's products and interactions to each customer (Kotler et. al., 2005, p. 481).

2.4 Customer Value, Satisfaction, and Loyalty

Customer perceived value is the difference between the prospective customer's evaluation of all the benefits and all the costs of an offering and the perceived alternatives. Total customer value is the perceived monetary value of the bundle of economic, functional, and psychological benefits customers expect from a given market offering. Total customer cost is the bundle of costs customers expect to incur in evaluating, obtaining, using, and disposing of the given market offering, including monetary, time, energy, and psychic costs. Customer perceived value is thus based on the difference between what the customer gets and what he gives for different possible choices. The customer gets benefits and assumes costs. The marketer can increase the value of the customer offering by some combination of raising functional or emotional benefits and/or reducing one or more of the various types of costs (Kotler & Keller, 2006, p. 141).

Achieving customer satisfaction has long been identified as the heart of the marketing concept. Consistent with this, there is strong evidence of positive effects of customer satisfaction on repeat purchase, retention, loyalty, and even profitability (Finn, 2005).

Customer satisfaction depends on the product's or service's performance relative to a customer's expectations. A customer might experience various levels of satisfaction. If the product's or service's performance falls short of expectations, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied or delighted (Kotler et. al., 2005, p. 465).

Mihelis, Grogoroudis, Siskos, Politis & Malandrakis (2001) argue that customer satisfaction is a dynamic parameter of the business organization and is affected by the changes in customer's preferences and expectations.

Similarly, Anderson and Sullivan (1993) suggest that customer satisfaction is the overall or global judgment regarding the extent to which product or service performance matches expectations. According to Oliver (1997), satisfaction is the customer fulfillment response. It is a judgment that a product or service feature, or product or service itself, provides a pleasurable level of consumption related fulfillment, including levels of under or over fulfillment.

Giese and Cote (2000) identify three common elements in different customer satisfaction definitions: 1) customer satisfaction is a response (emotional or cognitive); 2) the response pertains to a particular focus (expectations, product, consumption experience, etc.); and 3) the response occurs at a particular time (after consumption, after choice, based on accumulated experience, etc.).

Loyalty is another concept that is easy to discuss in everyday conversation, but becomes more obtuse when it is analyzed for meaning. Customer loyalty is a deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior (Oliver, 1997).

Jones and Sassers (1995) argue that there are two types of loyalty: true long-term loyalty and false loyalty in which customers seem to be loyal until certain benefits are exhausted.

Loyalty is about earning people's enthusiastic commitment to a relationship that will improve their lives over the long term. Loyalty is about the future, and not the past. There are many positive effects of customer loyalty such as revenue growth due to repurchases as well as referrals, cost decline due to lower acquisition costs and serving experienced customers, and increase in employee retention due to job satisfaction and pride (Reichheld, 2001).

loyalty is a consequence of customer satisfaction; satisfaction is primarily influenced by the value of services provided to customers; value is created by satisfied, loyal and productive employees; employee satisfaction, loyalty and productivity, in turn, result largely from high-quality support services and structures that enable employees to deliver successful results to customers. It is, however, also suggested that satisfaction may signal the beginning of loyalty, but cannot guarantee it, especially in the short run (Güngör, 2007).

2.4.1 Cognitive vs. Emotional Dimensions in Customer Satisfaction and Loyalty

Oliver (1997) suggests that the importance if the customer is satisfied, regardless of the complexity of the satisfaction response. Because satisfaction can mean a variety of things, researchers are advised to determine the cognitive (processing states) and affective (the emotions) substrata of the satisfaction response.

Wetzels (1999) also distinguishes satisfaction in two similar dimensions: affective and calculative. Cognitive satisfaction, to begin with, is how customers rationally calculate the product or services they are receiving. This dimension has many similarities with the concept of perceived value or utilitarian benefits, which are mostly related with the objective product attributes like product quality and price. Customers - based on their experiences with the product or services- evaluate constantly whether or not they receive a good value for what they paid.

Emotional satisfaction, conversely, is the hedonic or experiential benefits that customers cannot calculate rationally or objectively. It is about trust and relationship. It is the sense of belongingness to a firm, or happiness of being a customer of the firm. It is the feeling that indicates whether the product or service received is a good choice. It is, for instance, the way a firm treats its customers, or positive customer emotions towards the firm (Robinette, Brand, & Lenz, 2001).

Oliver (1997) suggests that satisfaction in customer contexts responds to both cognitive knowledge of the outcomes of purchasing, and the emotions that accompany these outcomes and related events.

Numerous studies confirming this suggest that a strong customer loyalty is only possible if customers are cognitively and emotionally satisfied (e.g., Wetzels, 1999; Oliver, 1997; Mano & Oliver, 1993; Jones & Sassers, 1995; Robinette et. al., 2001).

Mano and Oliver (1993) argue that, both conceptually and empirically, product satisfaction is naturally tied to cognitive judgments (thinking) and to affective (feeling) reactions that is reflected in consumption.

2.4.2 Customer Retention

In the past, many companies took their customers for granted. Customers often did not have many alternative suppliers, or the other suppliers were just as poor in quality and service, or the market was growing so fast that the company did not worry about fully satisfying its customers. A company could lose 100 customers a week, but gain another 100 customers and consider its sales to be satisfactory. Such a company, operating on a 'leaky bucket' theory of business, believes that there will always be enough customers to replace the defecting ones. However, this high customer churn involves higher costs than if a company retained all 100 customers and acquired no new ones. Companies must pay close attention to their customer defection rate and undertake steps to reduce it. First, the company must define and measure its retention rate. Next, the company must identify the causes of customer defection and determine which of these can be reduced or eliminated. Not much can be done about customers who leave the region or about business customers who go out of business. But much can be done about customers who leave because of shoddy products, poor service or prices that are too high. The company needs to prepare a frequency distribution showing the percentage of customers who defect for different reasons (Kotler et. al., 2005, p. 475).

Unfortunately, classic marketing theory and practice centre on the art of attracting new customers rather than retaining existing ones. The emphasis has been on creating transactions rather than relationships. Discussion has focused on pre-sale activity and sale activity rather than on post-sale activity. However, many companies recognize the importance of retaining current customers by forming relationships with them (p. 476).

2.5 Switching Processes in Customer Relationships

Service switching is defined as the act of replacing and exchanging the current service provider with another that is available to the customer in the market (Bansal, 1997).

Service providers are largely concerned with attracting and retaining customers. There are several reasons for this. Competition for customers is fierce in most industries, and as a consequence margins have become smaller. It is difficult to attract customers' attention when there is no coherent distinguishing them, and moreover, many service providers voluntarily choose to be similar in appearance as well as in product range. Second, it is more profitable to sell to regular customers than constantly to acquire new ones (Storbacka, Strandvik, & Grönroos, 1994).

Where competition is intense, Jones and Sasser (1995) found substantial differences in loyalty between satisfied and completely satisfied customers. Completely satisfied customers seem often to have had a long-term relationship with a firm's representative. This finding supports Grönroos's (1993) proposition that a stable customer base is a good measure of customer satisfaction. Bolton (1998) argues that there is no acceptance of service failures in relationships that are sustained over time. In other words, long-lasting relationships do not tolerate any service failures and relationships with many service failures are past relationships. In her study, Bolton points out the significance of customer satisfaction in connection to switching. She argues that constantly occurring failures decrease the duration of the relationship, even though customers perceive satisfactory recovery. In other words, customers update their relationships according to an anchoring and adjustment process. Switching intentions occur rarely among those perceiving no problems with their service provider. Moreover, resolved problems cause less frequent switching intentions than unresolved problems do (Zeithaml, Berry & Parasuraman, 1996). Accordingly, customers with a long relationship have higher cumulative satisfaction and fewer perceived losses; conversely, those with many perceived losses normally do not have long relationships. Bolton therefore suggests that it would be necessary to learn from customers before they defect. At least, service providers should understand customers' early indicators of switching.

Bejou and Palmer (1998) demonstrate that the effect of a service failure is in how it affects trust and commitment between the parties in a relationship. By way of contrast, according to them, a service failure affects trust and commitment, although a recovery process can transform it into a positive act that is beneficial to the relationship. Building up trust in the development of commitment requires the satisfactory outcome of this recovery process. If the relationship ends, other factors may have influenced the development. Commitment is an understanding between two parties in a relationship: One party may have other and better opportunities and not be as willing to maintain the relationship. In such a case, the deterioration in the relationship may not be caused by the outcome of a service failure; it may only seem so.

Satisfaction is generally considered to be a necessary condition for the retention of customers. It is suggested that customer retention is the single most important element of business loyalty (Reichheld, 1996).

Naturally, customer retention itself does not guarantee the service provider's success, which has more to do with the reasons for the customers' patronage. A loyal customer base is a real asset for a company. In retailing, customer spending has been found to accelerate over time, for example, because customers become more familiar with a store's range of goods. The average annual revenue per customer may escalate if mature customers are retained. In other words, the consequences of customer retention are compounded over time. It seems likely that other concurring factors may exist beyond a customer-expressed reason for switching, such as price or range of goods. In fact, all switching customers are not dissatisfied, because they may also express a need for variation by their switching behavior (Roos, 1996, 1998).

Therefore, it is necessary for service providers to be aware of what various behavior signals indicate concerning switching; otherwise, it will not be possible to prevent customer switching because of inappropriate employee response (Roos, 1999).

2.5.1 Switching Versus Loyalty

Anto´n et. al. (2007) clarified that the study of switching (dissolution relationship) differs remarkably from the models explaining customer loyalty or commitment. At the same time they do not deny that this is “the other side of the coin”, and that studies on the customer retention process shed considerable light on the factors contributing to relationship maintenance –satisfaction, trust, service quality, commitment, perceived switching costs, etc. Despite this and according to some studies in services marketing, satisfied and loyal customers can also decide to end relationships (Ganesh, Arnold & Reynolds, 2000; Mittal & Lassar, 1998). Moreover, the variables having positive outcomes –loyalty or retention– may have an asymmetric effect when examining negative outcomes –dissolution– (Bansal & Taylor, 1999).

2.5.2 Factors Affecting Switching Intentions

In the relationship marketing literature, dissolution has been defined as a process (Anto´n et. al., 2007). In this dissolution process, Roos (1999), after analyzing the experiences of numerous customers using the critical incident method, argues that relationship dissolution has three types of determinant: determinants pushing customers to switch suppliers, determinants that encourage them to remain in the relationship (pullers), and swayers, which act so that after the switch the customer resorts to their old supplier occasionally. In a very similar line, Halinen and Ta¨htinen (2002) theoretically argue for the need to categories the factors of dissolution into direct and moderating factors of the switching intentions. On the theoretical basis of these works, Anto´n, et. al. (2007) classified the factors of dissolution intentions into these two types.

2.6 Variables of the Present Study

Depending on Anto´n, et. al. (2007) and Halinen and Ta¨htinen (2002), variables of the present study are divided into direct and moderating factors:

2.6.1 Direct Factors

Direct factors of relationship dissolution by customer are certain factors pushing customer to end his/her relationship. The present study focuses particularly on the effect of deficiencies in the bank’s actions as factors of customer intentions to switch supplier.

Depending on the literature review, the present study adopted that the direct factors are, service quality, price of the bank, bank commitment to maintaining the relationship, and customer experience of an anger incident (Anto´n et. al., 2007).

2.6.1.1 Service Quality

Across service quality literature, there have been various definitions of the term service quality. Some of these definitions are listed in table (2.1). All the definitions contain expectations or judgments, perception, and satisfaction, so service quality could be specified as the degree of meeting customer expectations from the service that lead to his/her satisfaction or dissatisfaction.

Table (2.1): Definitions of Service Quality

Authors	Definitions
Lewis and Booms, 1983	How well the service level delivered matches the expectations of the customer.
Zeithaml 1987	Customer's judgment about an entity's overall excellence or superiority.
Parasuraman, Zeithaml & Berry, 1988	The global overarching judgment or attitude relating to the overall excellence or superiority of the service. (Conceptual aspect)
Parasuraman et. al. 1988	A form of attitude, related but not equivalent to satisfaction that results from the comparison of expectations with performance. (Discriminatory aspect)
Parasuraman et. al. 1988	The degree and direction of discrepancy between customers' normative expectations for the service and their perceptions of the service performance. (Measurement aspect)
Jiang, Tesch & Chen, 2003	The comparison between what the customers feel should be offered (expectations) and what is actually delivered (perceptions).

Source: David, 2008, p. 18.

Formulation of Service Quality

Traditional service quality models considered perceptions of service quality is based on multiple dimensions or components, and the majority of studies have done the same, where the service comprises a complex bundle of explicit and implicit attributes (Gronroos, 1984; Parasurman et. al., 1988). Service quality is not viewed as a separate construct, but rather as an aggregate of several dimensions or components. But there is no general agreement either about the nature or the content of the dimensions.

By Gronroos (1984), the customers' perceptions of the service process are divided into two-dimensions:

1. Technical quality – the outcome dimension, or what the process leads to for the customer as a result of the process.
2. Functional quality – the process dimension, or how the service process functions.

Customer perceived the service quality in these two dimensions as what they get and how they get it. Image, on a company and/or local level, serves as a filter that influences quality perception either favorably, neutrally, or unfavorably, depending on whether the customer considers the service provider good, neutral, or bad (Gronroos, 1984; 2000).

U. Lehtinen and J. R. Lehtinen (1991) have proposed that service quality can be viewed as three-dimensional:

1. Physical quality
2. Interactive quality
3. Corporate quality

Physical quality includes the physical environment and instruments (as tableware in restaurants), interactive quality derives mainly from whether the service provider's interaction style fits in with the customer participation style. Corporate quality is mainly the evaluation of corporate image. These dimensions can be considered as the basic source of quality in a service company. Lehtinen and Lehtinen have also compared their three-dimensional approach to Gronroos' two-dimensional one, which is based on the natural main parts of the service production process: the process itself and its output are more or less an action approach in which time is included. The above two approaches have points of contact, but do not completely overlap. The approaches have different levels of abstraction and Lehtinen and Lehtinen have considered the three-dimensional approach to be a higher-level or more abstracted approach. Physical quality is related to both process and output dimensions. Interaction quality is related to process quality, but corporate quality can be evaluated already before the service process. Lehtinen and Lehtinen suggest that the dimensions influence each other as the process affects the result of the service.

Parasuraman et. al. (1988) have proposed a more specific list of service quality dimensions which is called SERVQUAL. According to them, the overall evaluation of service quality derives from the evaluations along five dimensions:

3. Tangibles: Physical facilities, equipment appearance and personnel.
4. Reliability: ability to perform the promised service dependably and accurately.
5. Responsiveness: willingness to help customers and provide prompt service.
6. Assurance: knowledge and courtesy of employees and their ability to inspire trust and confidence.
7. Empathy: caring, individualized attention that the firm provides to its customers.

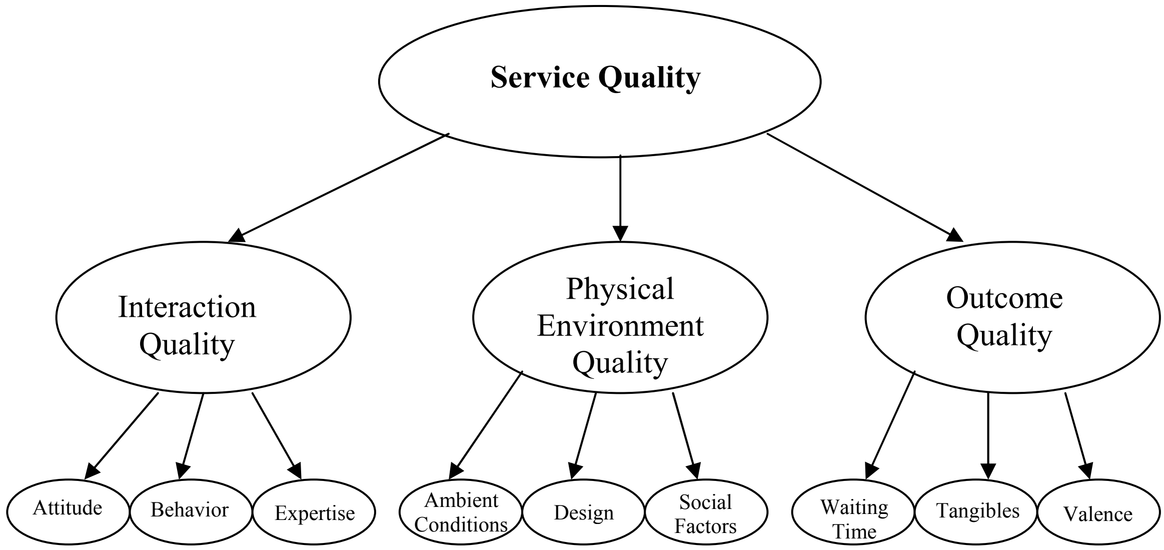
Service quality is an average of the expectancy-performance gabs along these five dimensions.

Brady and Cronin (2001) have considered service quality as model consisting of three components that added a third one service environment to Gronroos' two dimensions technical quality (service outcome) and functional quality (customer-employee interaction) as shown in figure (2.1).

They defined outcome quality as what the customer obtains when the productive process ends; interaction quality refers to the interaction that takes place while the service is being delivered; and environment quality refers to the conditions of the environment where the service is delivered or the product is sold.

Brady and Cronin (2001) further broke the three dimensions into nine sub-dimensions to account the way customers evaluate service quality. The interaction quality dimension was broken down into attitude, behavior, and expertise sub-dimensions. The physical environment quality was broken down into ambient conditions, design, and social factors sub-dimensions. The outcome dimension was broken down into waiting time, tangibles, and valence sub-dimensions. These sub-dimensions were evaluated based on three of SERVQUAL's (1988) attributes namely reliability, responsiveness, and empathy. The tangibles attribute is included as a sub-dimension (and not a factor of the sub-dimensions) because of evidence suggesting that customers use tangibles as a proxy for evaluating service outcomes (Booms & Bitner, 1981). The assurance attribute was dropped completely because it did not remain distinct in factor analysis and it was found to load on several different factors depending on the industry context (Dabholkar, Shepherd & Thorpe, 2000). However, the present study adopted Brady and Cronin (2001) which is suitable and clear for measuring quality of service industry.

Figure (2.1): Brady and Cronin (2001) Model for Measuring Service Quality



Source: Brady and Cronin (2001)

Service Quality and Customer Satisfaction

Customer satisfaction is a key consequence of service quality and can determine the long-term success of a service organization (Parasuraman, Zeithaml & Berry, 1994). In general, customer satisfaction is affected by customer expectation or anticipation prior to receiving a service and can be approximated by the following equation:

Customer Satisfaction = Perception of Performance – Expectations (Oliver, 1980).

When translated to services, a distinction between service quality and customer satisfaction needs to be made (Parasuraman et. al., 1988). Furthermore, one must differentiate between service expectations and service perceptions. The definition of service quality on the basis of the findings of Parasuraman et. al. (1988), who state that, perceived service quality is therefore viewed as the degree and direction of discrepancy between customers' perceptions and expectations contains three constructs. Besides these three constructs of service expectation, service perception, and perceived service quality, the fourth concept is customer satisfaction, which is related to a specific transaction (Parasuraman et. al., 1988) and is directly affected by perceived service quality (Parasuraman et. al., 1994). Based on the above definitions, a service provider can increase overall customer satisfaction by either improving customer perceptions of a service or by lowering their expectations of it. If a service is defective, however, service expectations were greater than service perception.

Following this line of thought, a service defect can be defined as a negative deviation from a customer's service expectation. If a service provider fails to recover from a service defect, that defect may dissatisfy the customer at the time and, in turn, result in his/her switching to alternative providers (Roos, 1999).

Although the equation:
(Service Perception – Service Expectation = Perceived Service Quality → Customer Satisfaction) may overly simplify the very complex relationship between perceived service quality and customer satisfaction, the equation is a valuable tool and a clear reminder that both factors of perceived service quality and customer satisfaction need to be managed and controlled by the service provider (Reimann, Lünemann, & Chase, 2008).

The Effect of Service Quality on Customer Switching Intentions

Keaveney (1995) suggests that customers voluntarily exit a relationship because of personal dissatisfaction with the quality of the service received – outcome – or with the service provider – interaction.

Many researchers have also suggested that the quality of the customer-organization interaction affects the customer's response to failings in services (Berry, 1995). The literature on loyalty also indicates that customers value the company's resources and skills very highly – resources and skills that are manifested in the service quality (Mittal & Lassar, 1998). High quality can motivate customers to strengthen their relationship with their service provider (Bell et. al., 2005), or not (a result obtained by Cronin and Taylor, 1992). However, what does seem to be clearer is that poor quality or changes in the firm’s quality levels provoke a change in customers’ attitudes towards the firm and likely a change in their behavior (Bansal, Taylor & James, 2005).

2.6.1.2 Price

All products and services have a price, just as they have a value. Many non-profit and all profit making organizations must also set prices. Pricing is controversial and goes by many names:

In the narrowest sense, price is the amount of money charged for a product or service. More broadly, price is the sum of all the values that customers exchange for the benefits of having or using the product or service. Historically, price has been the major factor affecting buyer choice. In recent decades, non-price factors have gained increasing importance. However, price still remains one of the most important elements determining a firm's profitability (Kotler et. al.,2005, p. 664).

Price is the only element in the market mix that produces revenue; all other elements represent costs. Price is also one of the most flexible marketing mix elements (price can be changed quickly). At the same time, pricing is the number one problem facing many marketing executives, and many companies do not handling pricing well. One of the common mistakes include pricing that is too cost oriented rather than customer-value oriented, and pricing that does not take the rest of the marketing mix into account (Kotler & Armstrong, 2008, pp. 284-285).

Value-Based Pricing and Cost-Based Pricing

Good pricing begins with a complete understanding of the value that a product or service creates for customers. Value-based pricing uses buyers' perceptions of value, not the seller's cost, as the key to pricing. Value-based pricing means that the company cannot design a product and marketing program and then set the price. Price is considered along with the other marketing mix variables before the marketing program is set (Kotler & Armstrong, 2008, p. 285).

Figure (2.2) compares value-based pricing with cost-based pricing. Cost-based pricing is product driven. The company designs what it considers to be a good product or service, adds up the costs of making the product, and sets a price that covers costs plus a target profit. Marketing must then convince buyers that the product's value at that price justifies its purchase. If the price turns out to be high, the company must settle for lower markups or lower sales, both resulting in disappointing profits. Value based pricing reverses this process. The company sets its target price based on customer perceptions of the product value. The targeted value and price then drive decisions about product design and what costs to be incurred. As a result, pricing begins with analyzing customer needs and value perceptions, and price is set to match customers' perceived value (p. 286).

Figure (2.2): Value-Based Pricing versus Cost-Based Pricing

Cost-based pricing

Product → Cost → Price → Value → Customers

Value-based pricing

Customers → Value → Price → Cost → Product

Source: Thomas T. Nagle and Reed K. Holden, 2002, p. 4.

Price Perceptions Affect Satisfaction

The role of price, as an attribute of performance, has been examined in several satisfaction studies. In an experimental setting involving a hotel check-in scenario, Voss, Parasuraman, and Grewal (1998) found price perceptions affecting satisfaction. Also, in a macroeconomic study involving seven industry sectors, Fornell, Eugene, Anderson, Jaesung & Barbara (1996) found price perceptions affecting customer satisfaction. However, their study did not use a direct measure of price perception but, instead, computed it indirectly as a ratio of value and quality perceptions.

A study by Bolton and Lemon (1999) has looked at the price-satisfaction link in the entertainment and cellular phone industry. In both industries, the results showed that, price disconfirmation (deviations from normative payment expectations), payment equity (perceptions of price fairness/unfairness), and actual price (measured in dollar terms) to have a significant effect on overall customer satisfaction.

In a recent study on restaurant industry, Han and Ryu (2009) confirmed the previous result of Bolton and Lemon (1999), and proved that Price perception to be an important predictor of satisfaction, directly/indirectly influencing customer loyalty.

The Effect of Price on Customer Switching Intentions

There are two tendencies with respect to customers' perception of the price of the product. The first maintains that customers regard high prices as a signal of high quality and vice versa (Teas & Agarwal, 2000); while the second, in contrast, suggests that low prices can also function as a signal of good value for money (Kirmani & Rao, 2000). In either case, whether a low price is perceived as low quality or a high price is perceived as abusive, when customers are dissatisfied with the value for money or perceive the price to be unfair, their intentions will be to switch suppliers (Homburg, Hoyer & Koschate, 2005).

Keaveney (1995) suggests that customers voluntarily switch suppliers because of their personal dissatisfaction with the price paid. This dissatisfaction arises when the customers perceive the price to be unfair or excessively higher than alternative options.

Bansal et. al. (2005) also shows that among the reasons customers switch suppliers, price-related issues are important. Buyers will be conscious of the savings opportunities that other options provide, and the chance to make savings can become a substantial concern, and the motive for an immediate switch (Wathne, Biong & Heide, 2001).

2.6.1.3 Organization Commitment

Despite the fact that commitment is a central construct in the area of relationship marketing, there is little agreement on the nature of the construct. In the literature on the topic, there are different definitions of commitment, which include aspects such as:

- The desire to make short-term sacrifices to favor the long-term stability of the relationship (Anderson & Weitz, 1992).
- Recognition of the importance of the relationship and the desire to maintain it (Morgan & Hunt, 1994).
- The continuing desire to develop and maintain the relationship (Walter & Ritter, 2000).

Commitment or relational commitment is one of the most critical concepts of relationship marketing. Many scholars share this view (e.g., Gundlach, Achrol & Mentzer, 1995; Morgan & Hunt, 1994). For example, Morgan and Hunt (1994) considered relational commitment as one of the two key mediating variables of relationship marketing. Gundlach, Achrol, and Mentzer (1995) viewed commitment as an essential ingredient of successful long-term relationships.

The relationship marketing literature recognizes the existence of positive relationships between commitment among partners and many favorable constructs that create relational value, such as trust, cooperation, acquiescence, loyalty, communication, and satisfaction (Fruchter & Sigué, 2004). Relational commitment is generally considered as a behavioral outcome of fruitful interactions between exchange partners (Geyskens, Steenkamp, & Kumar, 1999).

Following Morgan and Hunt (1994), relational commitment is an exchange partner's belief that an ongoing relationship with another is sufficiently important as to deserve maximum efforts to maintain it. Committed partners are those who are able to make short-term sacrifices to realize long-term benefits. Therefore, the current and future success of relational exchanges may be evaluated through the partners' relational commitments.

As a forward-looking concept, commitment implies the presence and consistency over time of both the attachment and the willingness to maintain a relationship. Obviously, the willingness to continue a relationship stems from the social and economic benefits that each partner accumulates from it (Gassenheimer, Houston, and Davis 1998).

Therefore, organization commitment can be expressed by the efforts and desire of the organization to build and maintain good relationship with customers.

The Effect of Organization Commitment on Customer Switching Intentions

From the definition, commitment can be understood as the desire to develop and maintain long-term exchange relationships, a desire that materializes in the realization of implicit and explicit promises, as well as sacrifices in favor of the economic and social well-being of all the parties having some interest in the relationship. The organization's commitment refers, then, to its interest in the customers and its efforts to maintain their loyalty by adapting to their specific needs, offering frequent communication, special treatment and full information. This attitude from the firm is a result of the assumption that customers can obtain more value from a relationship of continuing loyalty, and may therefore forgo the opportunity to choose another supplier to fulfill their needs (Sheth & Parvatiyar, 1995).

When customers perceive added value in the firm's efforts to offer them special treatment to foster their loyalty, they will not switch suppliers. Indeed in some cases the firm's efforts to build customers' loyalty and keep them satisfied excludes any other type of relationship that the customer might contemplate with any of the firm's competitors which makes the switching intentions even more improbable (Wathne et. al., 2001).

2.6.1.4 Anger Incident

Anger is one of the most powerful emotions, which has impact on social relations as well as effects on the person experiencing this emotion (Lazarus, 1991). It is related to aggression and hostile behavior (Berkowitz, 1990).

Customers may experience both anger and dissatisfaction in response to waiting for service, dealing with unresponsive or impolite employees, and core service failures such as billing errors or poorly executed repair jobs (Bougie, Pieters & Zeelenberg, 2003).

Prior research on the effect of anger on customers' behavioral intentions shows that when anger increases, customers are more likely to complain and to engage in negative word of mouth (WOM) and less likely to repurchase the product or service (Nyer, 1997). Diaz & Ruiz (2002) suggest that anger is a significant predictor of complaint intentions and intentions to engage in negative WOM, even when satisfaction is controlled for.

Differentiating Emotions by Their Experiential Content

Researches aiming to find differences among emotions have mainly focused on appraisal patterns or on experiential content. These two approaches are clearly different from each other. Whereas appraisal theory concentrates on cognitions associated with the perceived antecedents of particular emotions, the focal point of the experiential content approach is on a wider range of states that are assumed to be central components of the emotional experience itself (Roseman, Wiest & Swartz, 1994).

Appraisal theory holds that specific emotions are associated with specific patterns of cognitive appraisals. Appraisal refers to the process of judging the significance of an event for personal well-being. To arouse an emotion, an event must be appraised as affecting a person in some way. People may differ in the specific appraisals (or attributions) that are elicited by a particular event, but similar patterns of appraisals typically give rise to the same emotions. For example, anger in response to a service failure arises when customers appraise an event as unfair, with high service provider control over the service failure, and a stable cause of the service failure. Basic emotion research on experiential content investigates a wide range of characteristics to differentiate emotions (Bougie et. al., 2003). For example, Roseman et. al. (1994) proposed that emotions can be differentiated in terms of the following five experiential categories; feelings, thoughts, action tendencies, actions, and emotivational goals. Feelings are perceived physical or mental sensations. Thoughts are ideas, plans, conceptions, or opinions produced by mental activity. Action tendencies are impulses or inclinations to respond with a particular action. Actions include actual behavior that may or may not be purposive. Emotivational or emotional motives goals describe the goals that accompany discrete emotions. Emotivational differ from action tendencies in that the latter term refers to specific behavioral responses, whereas the former refers to desired goal states.

The experiential content of regret (as an example) may further clarify the distinction between the five experiential categories; regret may involve the feeling that one should have known better, thoughts about what a mistake one has made, feeling the tendency to kick oneself, actually doing something differently, and (the emotivational goal) wanting to get a second chance (Zeelenberg, Dijk, Manstead & Pligt, 1998).

Although conceptually distinct, cognitive appraisals and emotional experience are related. Specific appraisal outcomes elicit specific emotions with a specific experiential content. In turn, emotional experience is the proximal cause of all that follows, including specific adaptive behavior (Lazarus, 1991; Roseman et. al., 1994).

Thus, emotional experience is more directly related to post consumption behavioral responses than appraisals (or attributions) are. For instance, the emotional motive of fear, wanting to be in a safe place, explains why people run away. Likewise, emotional motives goals associated with anger and dissatisfaction may help to predict and explain the impact of these emotions on complaint behavior, negative WOM, and switching (Bougie et. al., 2003).

The Effect of Anger Incident on Customer Switching Intentions

Anger is associated with appraising an event as harmful and frustrating. It is aimed at another person, an institution, or the self. A crucial aspect distinguishing anger from other negative emotions is the element of blame or the belief that we have been voluntarily wronged unjustifiably (Lazarus, 1991).

Bougie et. al. (2003) show that anger is an emotion that, according to emotions theory (Roseman et. al., 1994), encloses a specific experience. According to their study, anger also mediates in the relation between customers' dissatisfaction with the service and their behavioral response – ending the relationship. In any case, this is a variable that shows the direct and immediate effect on customer intentions to dissolve the relationship of the anger provoked by a conflictive episode.

2.6.2 Moderating Factors

Moderating factors that factors either attenuate or reinforce the effect of the direct determinants (Anto´n et. al., 2007). The present study focuses particularly on the effect of factors relating to the purchase situation or the customer that play an important role as moderators in the dissolution process.

Depending on Anto´n et. al., 2007, the present study adopted that the moderating factors are customer involvement, switching cost, and alternative attractiveness, in addition to duration of customer relationship (Bolton, Lemon, & Verhoef, 2004).

2.6.2.1 Customer Involvement

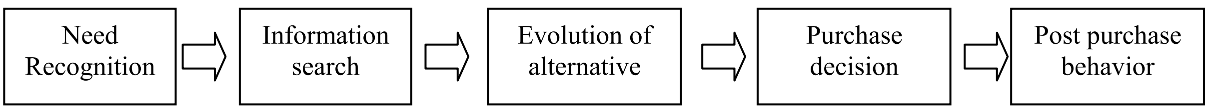
Customer behavior research suggests that in the decision process, an individual's involvement with a product can impact behavior towards that product (Mills, 2006). A review of the literature identifies a variety terms and conceptualizations advanced for the concept of involvement. For example, Zaichkowsky (1994) defines involvement as "a person's perceived relevance of the object based on inherent needs, values and interests". Also, Involvement has been defined as an internal state of arousal, comprising three dimensions: intensity – the level of motivation; direction – the object producing the motivation; and persistence – the duration of the intensity (Warrington & Shim, 2000).

Mittal & Lee (1989) defined involvement as the interest a person has in a product. Despite the presence of many different conceptualizations, what comes out of the literature is that involvement captures an individual's perception of the importance or relevance of the object or behavior. Involvement therefore represents an individual state of arousal or motivation towards an object that is activated by a person's perception of the relevance or importance of that object (Mills, 2006).

The Buyer Decision Process

Figure (2.3) shows that decision process consists of five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post purchase behavior. Clearly, the buying process starts long before the actual purchase and continues long after. Marketers need to focus on the entire buying process rather than on just the purchase decision. The figure suggests that customers pass through all five stages with every purchase. But in more routine purchases, customers often skip or reverse some of these stages (Kotler & Armstrong, 2008, p. 147).

Figure (2.3): Buyer Decision Process



Source: Kotler & Armstrong, 2008, p. 147.

The Effect of Customer Involvement on Customer Switching Intentions

In relationship marketing, the role of involvement in customer behavior – either in terms of repurchase or switching – is indirect, and there does not appear to be a direct effect. In general, highly-involved customers react more strongly to certain aspects of the firm’s behavior (Warrington & Shim, 2000). Highly-involved customers will be more conscious of the problems of the relationship, more predisposed to act, and more determined in their actions (Anto´n et. al., 2007).

According to Gordon, Keage & Fox (1998), highly-involved buyers are more likely to value the benefits of the firm's relationship marketing strategies, and they respond positively to these strategies. Highly-involved customers tend to show higher levels of satisfaction or dissatisfaction (Richins & Bloch, 1991). Researchers have also found that when highly-involved customers are satisfied, they become more loyal to the brand and more committed to the decisions they have taken, and they also tolerate certain service failures (Pritchard, Havitz & Howard, 1999).

Rely on the previous, highly-involved customer intentions to switch supplier when he has experienced dissatisfaction in terms of service quality, perceived commitment, price paid, or anger incident may be stronger than in the case of relatively uninvolved customer.

2.6.2.2 Switching Costs

Switching costs are costs that are incurred by buyers for terminating transaction relationships and initiating a new relation (Oyeniyi & Abiodun, 2009). Porter (1980) defined switching cost as a one time cost facing a buyer wishing to switch from one service provider to another. Jackson (1985), however, defined switching cost as the psychological, physical and economic costs a customer faces in changing a supplier. Jackson's definition reflects the multi-dimensional nature of switching cost. Burnham, Frels & Mahajan (2003) and Wathne et. al. (2001) defined switching costs as those costs that customers associate with the process of switching from one supplier to another, (which is adopted in the present study).

Switching cost had been investigated extensively in literature. It is argued that switching is related to poor service quality in banks (Benkenstein & Stuhlreier, 2004), reaction to high price (Gerrard & Cunniningham, 2004), and customer satisfaction (Bowen & Chen, 2001). There is an argument in literature of the benefits of switching cost to prevent customers from switching service providers (Ganesh, Arnold & Reynolds, 2000; Keaveney & Parthasarathy, 2001).

In terms of classification, Burnham, Frels and Mahajan (2003), classified switching cost as procedural switching costs, financial switching costs, and relational switching costs. These costs were found to be negatively correlated to customers' intentions to switch service providers.

Klemperer (1995) developed three types of switching cost: artificial cost, learning cost and transaction cost, where the most appropriate cost is the transaction cost. A customer must be aware that he can switch service providers before he takes steps. The next step is to decide whether to search and then whether to switch. Therefore, to reduce the level of customers switching to other service providers in a dynamic competitive environment, service providers develop strategies to respond to customers' switching cost. More importantly, time is found to be a critical factor that influence customers' switching costs (Zauberman, 2003).

The Effect of Switching Costs on Customer Switching Intentions

According to Burnham et. al. (2003), there are three types of switching costs: procedural switching costs – these include the economic risk and evaluation costs, and involve expenditure of time and effort; financial switching costs – involve the loss of benefits and financial resources; and relational switching costs – the loss of the personal relationship and the relationship with the brand, which involves psychological and emotional discomfort due to the loss of identity and the breaking of bonds.

To the extent that individuals perceive costs or barriers to exit, they will tend to maintain their supplier (Burnham et. al., 2003).

Numerous studies have shown that switching costs act as a moderating variable that negatively affects the relation between satisfaction and intentions to maintain the relationship (Burnham et. al., 2003; Jones, Mothersbaugh & Beatty 2000; Sharma and Patterson, 2000).

Rely on the previous, high switching costs may be reduce the customer intentions to switch supplier when he has experienced dissatisfaction in terms of service quality, perceived commitment, price paid, or anger incident.

2.6.2.3 Alternative Attractiveness

Alternative attractiveness is conceptualized as the customer's estimate of the likely satisfaction available in an alternative relationship. Alternatives attractiveness represent customer perceptions on the quality of alternative services (Ping, 1993). Low attraction of alternatives discourages customers from changing their existing services (Sharma & Patterson, 2000; Ping, 1993).

Likewise, if customers are unaware of attractive alternative suppliers, then they may well stay in a relationship even when it is perceived as less than satisfactory. However, customers may decide to terminate the current relationship and go to a new adviser if they perceive the alternative to be attractive due to the availability of better service, the proximity of location, the availability of a full range of services and lower fees or the promise of high financial returns (Sharma & Patterson, 1999).

The Effect of Alternative Attractiveness on Customer Switching Intentions

Many authors have recognized that the degree of knowledge about the competition plays an important role in defection. Sheth and Parvatiyar (1995) affirm that customers' fundamental motive for choosing only some of the available alternatives is to reduce the complexity of the purchase process, and thereby facilitate information processing. Paradoxically, although customers seek routine selection processes, tiredness or saturation also lead them to seek other alternatives or extra information, which motivates them to switch suppliers. In short, the degree of subjective knowledge of better alternatives, i.e. individuals' perception of how much they know about the alternatives is a basic condition of repurchase, or conversely relationship termination (Caprapo, Broniarczyk & Srivastava, 2003).

The moderating effect of knowledge about attractive alternatives on repurchase intention has been confirmed in previous work (Sharma and Patterson, 2000). Although some authors have found a direct effect (Caprapo et. al., 2003; Bansal et. al., 2005).

The present study focuses here on alternative attractiveness moderating role. In this respect, Jones et. al. (2000) show that alternative attractiveness does not directly influence repurchase intention, but instead acts as a moderating variable.

Rely on the previous, knowledge of better alternatives may be reinforce the customer intentions to switch supplier when he has experienced dissatisfaction in terms of service quality, perceived commitment, price paid, or anger incident.

2.6.2.4 Duration of Customer Relationship

The duration of a relationship is the length of time that a relationship between exchange partners has existed (Palmatier et. al., 2006). Relationship duration corresponds to customer retention, which can be considered the probability that a customer continues the relationship with an organization (Bolton et. al., 2004). Some studies have been used for the term relationship duration, but other terms have also been used in the literature, including relationship age and relationship length. Various studies have considered the time-dependent effect of relational constructs from a social psychology and/or marketing perspective (Dagger, 2009).

Finally, marketing studies show that long-term relationships are more stable than younger relationships (Anderson & Weitz, 1989).

The Effect of Relationship Duration on Customer Switching Intentions

Over time, relationship partners are better able to predict behavior, as the outcomes of previous episodes provide a framework for subsequent interactions (Nicholson, Compeau, & Sethi, 2001). The longer a relationship continues, the greater the investment both parties make in the relationship (Grayson & Ambler, 1999) and the greater the opportunity for experience-based benefit to accrue (Hannan & Freeman, 1984). Because relationship investments represent value to exchange partners, the length of time that a relationship has existed may correspond to greater levels of relationship value (Yeung & Soman, 2007) and hence to a stronger customer-provider relationship (Palmatier et. al., 2006).

Rely on the previous, long duration may be reduce the customer intentions to switch supplier when he has experienced dissatisfaction in terms of service quality, perceived commitment, price paid, or anger incident.

2.7 Previous Studies

The following previous studies were reviewed to give a profile of studies related to customer switching intentions, and demonstrate the value and originality of the present study.

2.7.1 Local Studies

1. Wady & Ashour (2005). Measuring Banking Service Quality in Gaza Strip: a Customers' Perspective

This study aimed to measure banking service quality in Gaza Strip from customers' point of view by investigating the existence of service quality gaps through applying the SERVQUAL model which contains five dimensions to measure service quality namely; tangibles, reliability, responsiveness, assurance, and empathy.

The study population consisted of the staff of the Palestinian universities. A total of 500 questionnaires was distributed and 280 of them were returned back, represented a net response rate of 56%.

Findings revealed that:

- There is a gap between perception and expectations of customers.
- Assurance is the best determinants of quality.
- Empathy is the worst determinants of quality.
- All determinants of quality are below the level of customer expectation.

The study recommended for the need to take customer expectations and aspirations into account when providing services or developing standards and exert efforts to meet these expectations.

2. Sheashaa (2004). Measuring the Quality of Banking Services Offered by Bank of Palestine Ltd in Palestine, from the Viewpoint of Customers

This study aimed to measure service quality for Bank of Palestine from customers' point of view by investigating the existence of service quality gaps through applying the SERVQUAL model which contains five dimensions to measure service quality namely; tangibles, reliability, responsiveness, assurance, and empathy.

A total of 1249 questionnaires was used. The questionnaires were distributed amongst the bank's branches in West Bank and Gaza Strip as well as the various customer categories.

Findings indicate that the customers' assessment of the actual service quality was positive although it doesn't meet their expectations. Also, customers give reliability the highest rating in terms of importance while responsiveness is second then competence, followed by security then tangibles.

The study recommended for the need to improve the quality of services provided by the bank to meet or exceed customers' expectations in order to retain current customers and win their loyalty as well as attract new customers by adopting quality service as a strategy for competition and distinction, which would help improve the bank's competitive status as well as increase its market share and profit margin.

2.7.2 Foreign Studies

1. Saeed et. al. (2011). Factors Affecting Customers' Switching Intentions

This study aimed to investigate the switching intentions of different mobile users with the help of four predictors; outcome quality, perceived commitment, price and anger incident.

Students of the main universities within twin cities (Islamabad and Rawalpindi) of Pakistan were treated as the population of this study. However, an attempt was made to collect responses from mobile users with GSM connections only. Since it was a random survey therefore; students of four main institutes like APCOMS, Foundation University, Fatima Jinnah and SZABIST were approached for data collection. A total of 100 questionnaires was floated in each institute using non-probability convenience sampling method. Initially self-administered approach was used to float the questionnaires. Surveys were completed anonymously and returned back. From these questionnaires only 171 were met the requirements.

Based on correlation analysis, findings expressed that fair prices, prompt customer services, commitment with customers and anger incident control the switching intentions and customers stay with their existing service providers for long time.

Based on multi-regression analysis, price is the only significant predictor affecting customer switching intentions, while the remaining variables are insignificant predictors. The R^2 for the model is 0.27.

The study recommended that it is the prime duty of support staff to address the problems of their subscribers effectively and efficiently. Price should be fair enough to retain existing customers and attract new. Mobile service providers should be fully committed to their customers by maintaining a frequent and constant. An utmost effort should be made to avoid such incidences in short-term as well as in long-term.

2. Fen and Lian (2010). Service Quality and Customer Satisfaction: Antecedents of Customer's Re-Patronage Intentions

This study aimed to examine the relationship between service quality, customer satisfaction and customer's re-patronage intentions in the context of the restaurant industry in China.

A total of 420 questionnaires was distributed, of which 377 were returned completed and met the screening requirements, representing a net response rate of 89.8% out of which 25 was excluded from further analysis due to missing data.

Findings indicated that service quality and customer satisfaction had a direct positive effect on customer's re-patronage intentions. Customer satisfaction as a stronger predictor of re-patronage intentions compared to service quality.

The study recommended that more effort is needed to improve the service quality level of the restaurant. Marketers should look into the factors that would affect customer satisfaction level. In addition, as customer expectations are changing over time, practitioners are advised to measure their customer expectation and satisfaction regularly and handle complaints timely and effectively.

3. Ryu and Han (2010). Influence of the Quality of Food, Service, and Physical Environment on Customer Satisfaction and Behavioral Intention in Quick-Casual Restaurants: Moderating Role of Perceived Price.

This study aimed to examine the relationships between three determinants of quality dimensions (predictors: food, service, and physical environment), price (moderator), and satisfaction and behavioral intention (criterion) in quick-casual restaurants.

Data were collected from customers at quick-casual restaurants via a self-administered questionnaire. Using convenience sampling approach, this study sampled 360 responses at three quick-casual restaurants with a different brand name located in a Midwestern state in the United States. After eliminating unusable responses among the completed questionnaires, 341 responses were coded for data analysis.

Findings revealed that when customers perceive that the price is reasonable, their satisfaction with food quality can be enhanced. In addition, quality of service increases customers' satisfaction level, and customers' perception of the reasonable price enhances the effect of quality of service on customer satisfaction. Further, when customers feel that the physical environment reflects quality, such as attractive interior design/décor and pleasant music/color/lighting, their satisfaction level increases. Customers' perception of reasonable price also increases the effect of quality of physical environment on their satisfaction in quick-casual restaurants. The results also provide strong support for the causal relationship from customer satisfaction to behavioral intention.

The study recommended that it is critical for restaurateurs to train their kitchen employees to provide customers with delicious and nutritious food presented attractively and in a consistent manner. The study confirms that providing high-quality food is a key component of running a successful quick-casual restaurant. To satisfy customers, restaurateurs should pay attention to the operation of the physical environment (e.g., attractive interior design and décor, comfortable seats, high quality of furniture, professional appearance of employee, and pleasant music, lighting, color) in quick-casual restaurants.

4. Wong & Mula (2009). The Moderating Effect of Switching Costs on the Customer Satisfaction-retention Link: Retail Internet Banking Service in Hong Kong

This study aimed to develop a model that examines the direct effects of customer satisfaction and switching costs on customer retention as well as the moderating effect of switching costs on the relationship between customer satisfaction and customer retention in the segments of basic and advanced Internet banking users. This empirical research was conducted within the context of the retail Internet banking industry in Hong Kong.

An online questionnaire was employed as the means of data collection. To facilitate response, high-structured questions were used in the design of questionnaire. Bank customers with aged 18 or above constituted the target population of this research. Participation in this research was voluntary. The online questionnaire was placed on a free survey server for one month. The questionnaire was also submitted to popular free search engines in Hong Kong to request participation in the survey. After one month, 743 responses were received. The number of responses was considered to be sufficient for data analysis. Specifically, respondents were divided into two groups, namely early and late respondents in order to compare the means for the three constructs for the two groups.

Findings revealed that there are significant positive effects of customer satisfaction and switching costs on customer retention in both segments of basic and advanced Internet banking users. Switching costs play a significant moderating effect on the customer satisfaction-retention link only for the segment of basic Internet banking users. For the segment of advanced Internet banking users, the moderating effect of switching costs does not significantly affect satisfaction-retention link.

The study recommended that banks should develop different customer retention programs for the basic and advanced Internet banking segments. For the basic Internet banking segment, banks should implement a reward program in order to encourage the basic Internet banking users to try to use one or a few advanced Internet banking services. At the same time, banks should also implement a customer relationship program so as to increase customer satisfaction.

5. Ranaweera & Menon (2008). For Better or for Worse: Moderating Effects of Relationship Age and Continuance Commitment on Service Satisfaction-Word of Mouth Relationship

This study aimed to examine the moderating effects of the duration of a customer's relationship with a service provider (relationship age), and customer perceptions of continuance commitment, on the customer satisfaction-positive word of mouth (PWOM) and negative word of mouth (NWOM) relationship.

In collaboration with the largest telecommunication service provider in the U.K., 1900 fixed line telephone customers were selected randomly for a mail survey. Overall, the sample was found to be representative of the general population characteristics.

Findings revealed that, newer customers generated greater PWOM and NWOM than long-term customers. Relationship age moderated the satisfaction- PWOM/NWOM relation. As satisfaction increases, newer customers generate greater PWOM than long-term customers. Low levels of satisfaction lead to greater NWOM, for newer customers more than for long-term customers.

There were no direct or moderating effects of commitment on PWOM. However, commitment had a positive direct effect on NWOM and moderated the positive relationship between satisfaction and NWOM such that as satisfaction falls, commitment led to greater NWOM.

The study recommended that, firms should pay more attention for commitment to increase satisfaction and develop programs to satisfy customers in the short and long term.

6. Anto´n et. al. (2007). Analyzing Firms' Failures as Determinants of Customer Switching Intentions: The Effect of Moderating Factors

This study aimed to provide evidence of customer switching intentions as a complex phenomenon involving a series of firm's actions – service quality failures, unfair price, low perceived commitment and anger incidents – and factors relating to the purchase situation or the customer that also play an important role as moderators in the dissolution process. The study was carried out in the case of customers of car-insurance firms in Spain.

For data collection, a questionnaire was designed and respondents were surveyed that fulfilled two requirements: they should be owners of an automobile and they should have bought automobile insurance. Three survey-takers were employed who contacted 800 individuals. A total of 520 demonstrated to own an automobile and to have bought automobile insurance. The final sample was 247 valid responses (47.5 per cent response rate).

Findings demonstrated the existence of some factors that have a weak influence on the switching intention, namely service quality and company commitment, and other factors that have a strong influence and precipitate the customers' decisions, namely price changes and critical incidents.

Another section of the study is dedicated to demonstrating the existence of moderating effects in the dissolution process. In the analysis, the study showed that the role in dissolution of the three proposed determinants, namely customer involvement, switching costs and alternative attractiveness that varies in function of the motive behind the customers' dissatisfaction and switching intention.

Beginning with perceived service quality, it found that its effect on switching intention depends on the customers' knowledge about other alternatives. Increased customer knowledge about alternatives means that they become more intolerant of quality failures, strengthening their switching intention.

With regards perceived commitment, it found that customers' level of involvement and knowledge about alternatives are again the variables that determine the type of effect it has on switching intention. In this case, the more highly-involved individuals punish firms that show low commitment to the customer, while relatively uninvolved customers are indifferent to this aspect. Knowledge of superior alternatives acts in the opposite direction. Less knowledgeable individuals appear to value the firm's commitment to the customer more than knowledgeable ones, who do not regard corporate commitment as a motive for termination.

The perception of paying an unfair price influences in the customers' switching intention in all cases, although it found that the effect is much stronger among individuals with higher switching costs and more knowledge of superior alternatives.

Finally, experience of an anger incident also affects switching intention in all situations, although there are no differences in function of involvement, switching costs or knowledge about alternatives.

The study recommended that firms should deal with its analysis of the motives encouraging customers to terminate their relationships as guidelines to avoid customer defection.

7. Santonen (2007). Price Sensitivity as an Indicator of Customer Defection in Retail Banking

This study aimed to analyze how different dimensions of perceived service loyalty including price sensitivity explains the customer defection in retail banking.

The data collection was carried out in two phases. In the first phase, questionnaire was distributed through email of 1800 different Finnish households. They were given one week to answer to the survey and. A total of 1,378 acceptable responses was received, which gave an overall response rate of about 76%. The second phase of data collection was carried out with the help of interviews in shopping malls. In four shopping malls in different regional areas in Finland, the researchers recruited customers who use the Internet seldom or not at all and never use online banking services (i.e. respondents who were generally not available in the first phase). The researchers filled in the electronic questionnaire on behalf of the respondents on the basis of given answers. A total of 301 responses were collected through the four shopping malls. The two phases gave us a combined total of 1,679 respondents.

The findings indicated that service loyalty can be determined by following four dimensions: purchase intention, word-of-mouth communication, price sensitivity, and complaining behavior. It was found that only the price sensitivity dimension was related to the likelihood of defection in the case of low-price and limited product range driven sales offers.

The study recommended that banks should prepare solid counter-attacks when substantially lower price-based rivals enter the market, and explained that, it is important to note that if a rival bank or provider has a significantly better cost structure, perhaps as a result of limited product range and distribution channel mix, a price war could be damaging for less efficient players. The probability that the price sensitive customer will select the cheapest offer is high.

8. Dagger and Sweeney (2006). The Effect of Service Evaluations on Behavioral Intentions and Quality of Life

This study aimed to integrates the impact of service quality and service satisfaction on both economic and societal outcomes. Whereas behavioral intentions represent the economic outcomes of service evaluation, given the relationship of such customer behaviors to financial benefits, quality of life (well-being, happiness, and life satisfaction of individuals) represents the social outcome of service evaluation.

The study design employed a mail survey approach that collected data from oncology clinics. Two samples were selected, in two different cities in Australia. The first sample was an exploratory sample from which the measurement and structural parameters for a model were estimated. This sample was derived from two large private hospitals. The second was a confirmatory sample used to test the validity of the model established in the first data set. This sample comprised customers from three large private hospitals in another state. For both studies, samples were derived from a census of the customer database at a given point in time.

A total of 2,370 questionnaires were mailed in the exploratory study and 505 in the confirmatory study. This represented a census of customers attending each clinic during the previous 12 months. Of these questionnaires, 778 and 340 usable surveys were returned for the exploratory and confirmatory studies, resulted in response rates (32.8% and 67.3% for the exploratory and confirmatory studies, respectively).

The findings indicated that perceptions of technical service quality had a moderate to large influence on satisfaction with the service process in the exploratory and confirmatory studies. Functional service quality also had a smaller but still significant influence on service satisfaction in both samples.

Technical service quality, functional service quality, and service satisfaction, in turn, had a significant influence on behavioral intentions. Functional service quality and satisfaction were the dominant direct antecedents of behavioral intentions, both having a medium effect in both studies, whereas technical service quality had a lesser effect on behavioral intentions.

The study recommended that managers must enhance service quality and service satisfaction to ensure positive behavioral intentions in their customers. Managers will be interested, at a more detailed level, to learn that customers differentiated between technical and functional service quality.

9. Aydin and Ozer (2005). Customer Loyalty and the Effect of Switching Costs as a Moderator Variable: A Case in the Turkish Mobile Phone Market

The study aimed to measure the effects of customer satisfaction and trust on customer loyalty, and the direct and indirect effect of "switching cost" on customer loyalty.

The data set was obtained from 1,950 GSM users in four Turkish cities, by questionnaire. After a number of responses were eliminated by control questions, the final sample comprised 1,662 respondents.

Findings demonstrated that perceived switching cost had a positive effect on customer loyalty, as did customer satisfaction and trust. The antecedents of customer loyalty are customer satisfaction, trust and perceived switching cost for customers who perceive switching cost to be high, but switching cost has no effect on those who perceive it to be low, and the antecedents of customer loyalty in that case are customer satisfaction and trust alone. Switching cost has a moderating effect on both links: the effect of customer satisfaction on loyalty in customers is less when switching cost is perceived to be high rather than low. In other words, perceived switching cost reduces customers' sensitivity to the level of customer satisfaction.

The study recommended that any GSM operator who wishes to preserve its existing subscriber base should concentrate on winning its subscribers' trust.

10. Fullerton (2005). How Commitment Both Enables and Undermines Marketing Relationships

This study aimed to investigate the extent of customer commitment both enhance and undermine customer loyalty.

A survey in three service settings was carried; banking services, telecommunications services and grocery retail services. The data in the banking survey was collected by personal interview from customers who were randomly approached after leaving a particular branch at a particular Canadian bank located in a large Canadian city. The data in the telecommunications survey was collected by mall intercept in a large Canadian city over two days. The data in the grocery retail survey was collected by store exit-survey over three days in a large Canadian city. The refusal rate for the mall-intercept survey and the store exit-survey was approximately 40 per cent. The refusal rate was approximately 60 per cent in the bank-exit interview. The authors explained that, the higher refusal rate in the bank setting may have been a partial result of the interview being conducted on the street (rather than indoors as was the case in the other service settings). These processes resulted in 220 completed surveys in the banking service setting, 206 for telecommunications services and 208 in retail grocery services.

Findings reveled that, service quality was negatively and significantly related to switching intentions in all three service settings examined in this study.

Commitment serves as a partial mediator of the service quality-loyalty relationship. It was also found that commitment made a negative impact on switching intentions.

The study recommended that marketers must recognize that their relationship management efforts should build commitment, where as commitment can both enhance and erode marketing relationships.

11. Patterson (2004). A Contingency Model of Behavioral Intentions in a Services Context

This study aimed to examine the impact of switching barriers as potential moderators of the satisfaction and customer retention linkage.

The study was conducted on service industries; dry cleaning agencies, automotive servicing and Hairdressing.

The study used intercept interviews in service establishments in a middle class, Australian area to seek customers' agreement to complete a self-administered questionnaire at home (then mailed back). The usable sample sizes for the three service industries were 265, 239 and 225 for dry cleaning agents, hairdressing and auto services, respectively.

Findings reveled that, each of the six switching barriers (psychological, physical, economic procedural, financial and relational costs) moderated the impact of satisfaction on repeat purchase intentions across all three service types.

Satisfaction has a greater, positive impact on repeat purchase intentions when each switching barrier is perceived to be low (rather than high). Alternatively, when switching barriers are perceived to be high, satisfaction has a lesser impact on repeat purchase intentions.

Finally, potential loss of a friendly relationship has a stronger moderating impact in dry cleaning and hairdressing than auto services.

The study recommended that service firms should actively consider how switching barriers might be strategically employed as a mechanism for customer retention.

12. Kim, Park, & Jeong (2004). The Effect of Switching Barriers on Customer Retention in Korean Mobile Telecommunication Services

This study aimed to investigate the influence of the interaction between customer satisfaction and switching barriers on customer retention in mobile telecommunication services.

The population of this study is a subscriber using the mobile communication service in Korea . Five staffs visited schools and companies to have general survey with high school students, college and graduate students, and workers of 3 groups. From 350 copies of questions, 323 are returned. Among those, 306 copies are relevant. The hierarchical regression analysis is used to analyze the extent to which the factors affect customer retention.

Findings demonstrated that the searching cost and interpersonal relationship have a positive effect on the customer retention. The attractiveness of the alternatives has a negative effect on the customer retention. The interpersonal relationship adjustments the effect of the customer satisfaction on the customer retention. The searching cost and attractiveness of the alternatives do not adjustment the effect of the customer satisfaction on the customer retention.

The study recommended that, its findings can help the mobile operators establish a customer-oriented strategy by identifying a few key factors strengthening the linkage with customers.

13. Shukla (2004). Effect of Product Usage, Satisfaction and Involvement on Brand Switching Behaviour

This study aimed to address the effect of product usage, satisfaction derived out of the same and the brand switching behavior in several product categories while looking at the product involvement level in the Indian marketplace.

Five categories (vehicles, television, soap, hair oil, and ice cream) were selected, and a questionnaire was distributed to 254 households and 139 usable questionnaires were returned, yielding a response rate of 55%. The questionnaire being associated with a face to face interaction including the opportunity to explain a number of issues to respondents.

Findings demonstrated that a moderate relationship exists between product satisfaction, involvement and brand switching.

The study recommended that, in addition to performance and satisfaction, companies should also monitor the perceived level of involvement and quality.

14. Varki and Colgate (2001). The Role of Price Perceptions in an Integrated Model of Behavioral Intentions

This study aimed to examine the role of price perceptions and their effect on customer retention. The authors build propositions of price's role vis-à-vis customer value, satisfaction, and behavioral intentions and then test these propositions using empirical data from the banking industry in the United States (U.S.) and New Zealand.

The U.S. data set consists of 188 complete responses from a mail out of approximately 800 questionnaires, and according to the managers at the U.S. bank, the sample of respondents is representative of bank customers in their region. The data set in New Zealand consists of 838 responses based on an initial mail out of 2,000 questionnaires. Of the 2,000 questionnaires mailed out (the addresses were randomly sampled from the telephone directory of the largest city in New Zealand), 164 questionnaires were returned with a "return to sender" comment, and of the remaining 1,917 questionnaires, 838 questionnaires were returned, resulting in a response rate of 43.6%. Of the 838 questionnaires, however, only 640 were found usable because of missing data.

Findings reveled that, price perceptions have a stronger influence on customer value perceptions than quality. Price perceptions, when measured on a comparative basis, have a significant direct effect on customer satisfaction and behavioral intentions over and above their mediated effect through the construct of customer value. These results indicate that price perceptions significantly affect customer retention.

The study recommended that managers should actively managing customers' price perceptions, in addition to customers' quality perceptions.

2.7.3 Commentary on the Previous Studies

Table (2.2) shows that most of previous studies conducted on customer switching intentions, behavior, and retention focused on the effect of single factor such as Santonen (2007), Fullerton (2005), Patterson (2004), Shukla (2004), and Varki and Colgate (2001). Others focused on two factors such as Fen and Lian (2010), Ryu and Han (2010), Wong (2009), and Ranaweera (2008). Others focused on three factors such as Aydin and Ozer (2005) and Kim, Park, and Jeong (2004). While a few studies dealt with the subject as a comprehensive phenomenon such as Anto´n et. al. (2007).

Table (2.2): Summary of the More Related Studies with the Present Study

No.	Study	Dependent Variable	Direct Independent Variables	Moderator Independent Variables
1	**Saeed et. al. (2011)**	Switching intentions	Outcome quality, perceived commitment, price and anger incident	
2	**Fen and Lian (2010)**	Customer's re-patronage intentions	Service quality, customer satisfaction	
3	**Ryu and Han (2010)**	Behavioral intention	Quality (food, service, and physical environment), and satisfaction	Price
4	**Wong (2009)**	Customer retention	Customer satisfaction and switching costs	Switching costs
5	**Ranaweera (2008)**	Satisfaction-Negative/positive word of mouth		Commitment-duration of customer relationship

Table (2.2) Continued

No.	Study	Dependent Variable	Direct Independent Variables	Moderator Independent Variables
6	Anto´n et. al. (2007)	Switching intentions	Service quality failures, unfair price, low perceived commitment and anger incidents	Involvement, switching cost, and alterative attractiveness
7	**Santonen (2007)**	Customer defection	Price sensitivity	
8	**Dagger and Sweeney (2006)**	Behavioral intentions	Service quality and service satisfaction	
9	**Aydin and Ozer (2005)**	Customer loyalty	Customer satisfaction, trust, and switching cost	Switching cost
10	**Fullerton (2005)**	Customer loyalty	Customer commitment	
11	**Patterson (2004)**	Satisfaction-customer retention		Switching barriers
12	**Kim, Park, and Jeong (2004)**	Satisfaction-customer retention	Searching cost, interpersonal relationship, and attractiveness of the alternatives	Searching cost, interpersonal relationship, and attractiveness of the alternatives
13	**Shukla (2004)**	Satisfaction-brand switching.		Involvement
14	**Varki and Colgate (2001)**	Customer retention (behavioral intentions)	Price perceptions	
15	**Present study**	Switching intentions	Service quality failures, unfair price, low perceived commitment and anger incidents	Involvement, switching cost, alterative attractiveness, and relationship duration

The present study dealt with switching as a comprehensive phenomenon containing four direct factors and four moderating factors where the model of Anto´n et. al. (2007) was developed by adding a new moderating factor (relationship duration) to achieve the model of the study.

So, unlike the most of previous studies, the study fragmented satisfaction in four terms (direct factors) according to a series of bank actions to identify the factors -in more details- that affect switching intentions, in addition to four moderating factors that adjusted the effect of the direct factors.

As the Researcher's knowledge, most of previous studies on customer switching intentions were conducted outside Arab-World. This study may be the first study that investigated this phenomenon in Palestine (different environment and culture).

Shortly, the present study differs from previous studies in the content and location.

2.8 Palestinian Banking Sector

Palestinian banking system was established in the last decade of the last century. There were only two banks in Gaza strip and West Bank at the end of the era of direct Israeli military occupation, which is the period that preceded the National Authority directly; Palestine limited bank in Gaza Strip, which was reopened in 1981, and the Cairo Amman Bank in the West Bank, which was reopened in 1986 (Ashour, 2003).

After 1994 (the advent of the Palestinian Authority), the Palestinian economy started to show signs of new growth and improvement, and the number of banks increased (Alwazir, 2010).

2.8.1 Operating Banks in Gaza Strip

Currently, there are 13 banks operating in Gaza Strip. Of this total, there are eight local banks (five are commercial banks and three are Islamic banks) and the reminder five are regional commercial banks. The Palestinian banking sector is well-regulated and operates in an efficient and effective manner (Palestine Monetary Authority, 2010).

Recently, banks in Gaza Strip are experiencing more challenges and difficulties as a result of the Israeli siege, where Gaza Strip is still waiting for reconstruction (annual report for Bank of Palestine, 2010).

Banks' customers are divided into several categories; employees who are the most numerous, businessmen and traders who are the most in touch, as well as customers with savings accounts, depositors, and those with limited dealings such as recipients of aids (A. Abu-Alolla & H. Al-Zamly, managers of banks, personal communication, October 5, 2010).

2.8.2 Services Provided by Palestinian Banks

Operating Banks provide all banking services known in the world, offering; current and futures accounts in different currencies, provide loans and remittances, documentary credits and bank guarantees, Islamic banking services, banking online services, and other services. This has made the competition look strong between these banks, where the difference is very small for the number of services between banks, but where what distinguishes a bank for another is the quality of service provided to customers, and not the service itself, since the services are almost the same (Wady & Ashour, 2005).

After 1994 (the advent of the Palestinian Authority), the Palestinian economy started to show signs of new growth and improvement, and the number of banks increased (Alwazir, 2010).

2.9 Summary

Literature review demonstrated that there is a strong relationship between dissatisfaction and switching intentions. Reducing customer defections by only 5 percent, companies can improve profits by anywhere from 25 to 85 percent. Therefore, service providers should understand customers' early indicators of switching.

Unlike most previous studies, the present study dealt with switching as a complex phenomenon, involving a series of bank's actions that can provoke the switching intentions. These actions were represented by direct factors that directly affect switching intentions. The effect of direct factors attenuated or reinforced by the moderating factors.

The present study adopted service quality, bank commitment, fair price, and anger incident as direct factors. While, involvement, switching costs, alternative attractiveness, and relationship duration as moderating factors.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains in detail the methodology and statistical methods used in the search. Where, it presents research design, data collection, population, sample, research Instrument, variables measurement, appropriate method of data analysis, statistical analysis tools, and reliability and validity of the instrument.

3.2 Research Design

This study investigated the opinion of customers of the switching phenomenon at particular time, therefore cross sectional survey was used as a strategy, where the survey allows the collection of a large amount of data from a sizeable population which often obtained by a questionnaire (Saunders, Lwis & Thorhill, 2003, p. 92, 96).

Also, this is a descriptive and analytical study, where the descriptive part gives a detailed description to have a clear picture of the switching phenomenon and all the terms that are related to it, while the analytical part shows the analysis of the factors affecting switching intentions. Therefore, the study is descriptive and analytical, adopted the cross sectional survey as research strategy.

3.2.1 Data Collection

The study relied on primary and secondary data. Secondary data was collected from some textbooks, journals, thesis, papers, and documents. Islamic University Library, and some useful internet sites (e. g. Emerald, Sage, Gigapedia, proquest, and Science Direct) were used as sources of data. While primary data was collected by a questionnaire that was designed specifically for this study.

3.2.2 Population

The population was chosen depending on the following reasons:

1. There are thirteen operating banks in Gaza strip (Palestine Monetary Authority, 2010), that’s customer can switch his bank.

2. Banks are well-organized and working steadily to develop services (Wady & Ashour, 2005; Alwazir, 2010).

3. To ensure the clarity of the phenomenon, and the diversity. Two banks were selected (not only one). Bank of Palestine (Palestine Limited Bank) and Cairo-Amman Bank were selected precisely where they are the banks that have more branches than others in Gaza Strip (Palestine Monetary Authority, 2010).

Shortly, the target population consists of customers of Bank of Palestine and Cairo-Amman Bank in Gaza strip.

However, the number of customers is confidential for banks (A. Abu-Alolla & H. Al-Zamly, managers of banks, personal communication, October 5, 2010). But, according to Sheashaa (2004) -depending on the bank statistics in 2004- the number of activated accounts through a year for Bank of Palestine in Gaza Strip is 91995 (the only information that could be reached). This indicates that, the target population -customers of Bank of Palestine and Cairo-Amman Bank in Gaza strip- is sizeable.

3.2.3 Sample

To study this complex phenomenon, the purposive sample was used. Two categories of customers were targeted. The first targeted category was employees (employed customers) as they are the most numerous, businessmen and traders who are the most in touch, the biggest number of banks' customers. The second targeted category was businessmen which included traders and businessmen as they are the most in touch with the bank. Employed customers are employees of Government, United Nations and private sector who are customers for the Bank. Businessmen customers are traders, businessmen and company owners who are customers for the Bank.

For employed customers, the questionnaire was distributed outside the banks in the days of salaries of the employees (banks refused to distribute the questionnaire inside).

For businessmen category, the questionnaire was distributed in several institutions and companies, such as Palestinian Contractors Union, Palestinian Chamber of Commerce, the Association of Palestinian Businessmen…etc.

A total of 550 questionnaires was distributed for customers of Bank of Palestine and Cairo-Amman Bank, of which 385 were retrieved and met the screening requirements, representing a net response rate of 70%. A sample of 385 is considered sufficient for a sizeable population at a 95% level of certainty with a 5% margin of error (Saunders et al., 2003, p. 156).

3.3 Research Instrument and Variables Measurements

As mentioned earlier, the survey strategy allows the collection of a large amount of data from a sizable population in a highly economical way. Often obtained by using a questionnaire, these data are standardized allowing easy comparison. Questionnaire can be used for descriptive research to seek opinions to investigate certain phenomenon. Therefore, this study adopted a self administrated questionnaire as the instrument to collect primary data. The questionnaire was delivered by hand to each respondent. After answering it was collected -delivery and collected questionnaire (p. 92, 281, 282).

3.3.1 Questionnaire Design

The questionnaire was designed to comply with the objectives of this study. To establish content validity some questions used in other questionnaires were adopted and other questions used in other questionnaires were adapted. The reminder were developed relying on interviews of managers in the banks and discussions with groups of banks customers.

The questionnaire was divided into two parts as shown in (Appendix A). The first part consisted of category questions to collect data about behaviors and attributes of customers, while the second part consisted of rating or scale questions to collect data about their opinions. Five Likert-style rating scale was used where, it is the most common approach and suitable for this type of studies. The original English language for the questionnaire was carefully and accurately translated into Arabic (the native language for respondents). A clear wording of questions was used to be familiar to, and understood by respondents that can improve the validity of the questionnaire (p. 296). Finally, the questionnaire was reviewed by a group of referees (Appendix B) to ensure the content validity.

3.3.2 Variables Measurements

As mentioned earlier, the variables were measured by a questionnaire that adopted and adapted other questions used in other questionnaires. The reminder were developed relying on interviews of managers in the banks and discussions with groups of banks' customers. All variables were measured using five Likert-style rating scale except customer relationship duration which was measured using category question.

3.3.2.1 Dependent Variable

The dependent variable of the study -customer switching intentions- was measured using three questions by adapting other questions used in other questionnaires for Hansen, et. al., (2003), Anto´n, et. al., (2007), and Jones, et. al., (2007).

3.3.2.2 Independent Variables

1. Service Quality

Brady and Cronin (2001) model was adopted as a model for measuring service quality. This model is divided into three dimensions; outcome quality, interaction quality, and physical environment quality. The five dimensions of SERVQUAL were distributed within these three-dimensions. Reliability dimension was included into the outcome quality dimension, responsiveness, assurance, and empathy dimensions were included into the interactive quality dimension, while Tangibles dimension was included into the physical environment quality dimension.

Outcome quality dimension was represented by the first five questions, interaction quality dimension was represented by the followed six questions, while physical environment quality dimension was represented by the last four questions of the scale measuring the service quality in the questionnaire.

Generally, service quality was measured by adopting and adapting other questions used in other questionnaires for Brady and Cronin (2001), Beerli et. al., (2004), Sheashaa (2004), Anto´n et. al., (2007), and Caro (2006). These questions were distributed through Brady and Cronin three-dimensions.

2. Price

Price of the bank was measured using four questions by adapting other questions used in another questionnaire for Anto´n et. al., (2007), relying on interviews of managers in the banks and discussions with groups of banks' customers.

3. Bank Commitment

Bank commitment to maintain relationship with customers was measured using five questions by adapting other questions used in other questionnaires for Hansen, et. al., (2003) and Anto´n et. al., (2007).

4. Anger Incident

This variable was dealt in particular, where it is a negative emotion and a single event is enough to provoke the person, and makes him/her angry, which is expressed by different behavior (Zeelenberg et. al., 1998). So it was considered an anger is exist if any of its item occurs –regardless of the other items– such as waiting too long for a service, dealing with unresponsive or impolite employee, occurring a critical mistake of an important transaction, or any another critical incident (Bougie et. al., 2003).

Anger incidents –that customers have experienced– were measured using four questions by adopting a question used in another questionnaire for Anto´n, et. al., (2007), and other questions were adapted relying on the study of Bougie et. al., (2003).

5. Customer Involvement

Customer involvement in the decision to deal with a bank was measured using six questions by adapting other questions used in other questionnaires for Beerli et. al., (2004) and Anto´n, et. al., (2007), and other questions were developed relying on interviews of managers in the banks and discussions with groups of banks' customers.

6. Switching Cost

Switching cost from a bank to another bank was measured using four questions by adopting and adapting other questions used in other questionnaires for Beerli et. al., (2004), Anto´n, et. al., (2007), Colgate et. al., (2007), and Jones et. al., (2007).

7. Alternative Attractiveness

Alternatives attractiveness of other banks were measured using four questions by adopting and adapting other questions used in other questionnaires for Anto´n, et. al., (2007) and Colgate et. al., (2007), and other questions were developed relying on interviews of managers in the banks and discussions with groups of banks' customers.

8. Duration of Customer Relationship

Customer relationship duration with the bank was measured using a single question by adapting a question used in another questionnaire for Sheashaa (2004).

3.4 Data Analysis Method

In order to be able to select the appropriate method of analysis, the level of measurement must be understood. For each type of measurement, there is/are an appropriate method/s that can be applied and not others. In this research, ordinal scales were used. Ordinal scale is a ranking or a rating data that normally uses integers in ascending or descending order. The numbers assigned to the important (1,2,3,4,5) do not indicate that the interval between scales are equal, nor do they indicate absolute quantities. They are merely numerical labels. Based on Likert scale, the distribution of the proportional means is as the following:

Item	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Scale	100%	80%	60%	40%	20%

3.4.1 Statistical Analysis Tools

Both qualitative and quantitative data analysis methods were used for data analysis. The Data analysis was made utilizing (SPSS 15). The following statistical tools were utilized:

1) Cronbach's Alpha for Reliability Statistics.
2) Spearman Rank Correlation for Validity.
3) Frequency and Descriptive analysis.
4) Nonparametric Sign Test.

5) Multiple Regression Analysis.

Sign test is used to determine if the mean of a paragraph is significantly different from a hypothesized value 60% (Middle value of Likert scale). If the P-value (Sig.) is smaller than or equal to the level of significance, $\alpha = 0.05$, then the mean of a paragraph is significantly different from a hypothesized value 60%. The sign of the test value indicates whether the mean is significantly greater or smaller than hypothesized value 60%. On the other hand, if the P-value (Sig.) is greater than the level of significance, $\alpha = 0.05$, then the mean a paragraph is insignificantly different from a hypothesized value 60%.

Spearman Rank Correlation is used –with nonparametric variables- to test the existence, the direction, and the strength of relationship between variables.

Multiple regression analysis is a statistical method that relates one dependent variable to a linear combination of one or more independent variables. An important output of Multiple Regression is the multiple correlation coefficient, R^2, which is the proportion of the variance in the dependent variable explained uniquely or jointly by the independent variables.

3.5 Validity and Reliability of the Research

To insure if the questionnaire is valid, reliable, and ready for distribution for the population sample, the Validity and Reliability of the Research will be measured.

3.5.1 Validity of Questionnaire

Validity refers to the degree to which an instrument measures what it is supposed to be measuring. Validity has a number of different aspects and assessment approaches. Statistical validity is used to evaluate instrument validity, which include internal validity and structure validity.

3.5.1.1 Content Validity

To ensure the content validity, many questions of the questionnaire were adopted and adapted other questions used in other questionnaires. Also, the questionnaire was reviewed by experts from the Islamic University-Gaza and banks.

3.5.1.2 Internal Validity

Internal validity of the questionnaire is the first statistical test that used to test the validity of the questionnaire. It was measured by a scouting sample (pilot study), which consisted of 40 questionnaires through measuring the correlation coefficients between each paragraph in one field and the whole filed.

Table (3.1): Correlation Coefficient of Each Paragraph of " Customer Switching Intentions" and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
1	I intend to switch this bank	0.936	0.000*
2	The likelihood of me switching to another bank is high	0.942	0.000*
3	Next time, I would not continue to deal with this bank	0.977	0.000*

* Correlation is significant at the 0.05 level

Table (3.1) clarifies the correlation coefficient for each paragraph of the " Customer Switching Intentions" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.2) clarifies the correlation coefficient for each paragraph of the "Service Quality – Outcome Dimension" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.2): Correlation Coefficient of Each Paragraph of " Service Quality – Outcome Dimension " and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
	This bank :		
1	Provides the service on time	0.804	0.000*
2	Performs the service right the first time	0.856	0.000*
3	Performs the service smoothly	0.899	0.000*
4	Complete the service promptly	0.912	0.000*
5	Responded efficiently, when I have had a problem	0.810	0.000*

* Correlation is significant at the 0.05 level

Table (3.3) clarifies the correlation coefficient for each paragraph of the "Service Quality – Interactive Dimension" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.3): Correlation Coefficient of Each Paragraph of " Service Quality – Interactive Dimension " and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
	Employees of this bank :		
1	Always willing to help me	0.834	0.000*
2	Never too busy to respond to my requests	0.768	0.000*
3	Have the knowledge to answer my questions	0.738	0.000*
4	Constantly courteous to me	0.810	0.007*
5	Instill confidence in myself	0.839	0.000*
6	Understand my specific needs	0.818	0.000*

* Correlation is significant at the 0.05 level

Table (3.4) clarifies the correlation coefficient for each paragraph of the "Service Quality – Physical Environmental Dimension" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.4): Correlation Coefficient of Each Paragraph of "Service Quality – Physical Environmental Dimension" and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
	Buildings and facilities :		
1	Bank buildings are attractive and comfortable	0.756	0.000*
2	The bank has modern-looking equipment	0.786	0.000*
3	Air conditioning is available	0.744	0.000*
4	Furniture is available and comfortable	0.792	0.007*

* Correlation is significant at the 0.05 level

Table (3.5) clarifies the correlation coefficient for each paragraph of the "Prices" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.5): Correlation Coefficient of Each Paragraph of "Fair Price" and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
1	Checking fees are suitable	0.780	0.000*
2	Loan rates are suitable	0.753	0.000*
3	Saving rates are suitable	0.796	0.000*
4	Prices of other services are suitable	0.864	0.007*

* Correlation is significant at the 0.05 level

Table (3.6) clarifies the correlation coefficient for each paragraph of the "Bank Commitment" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.6): Correlation Coefficient of Each Paragraph of "Bank Commitment" and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
1	The bank : Maintains a frequent and constant relationship with me	0.808	0.000*
2	Provides me full and useful information about its services	0.776	0.000*
3	Gives me special benefits for being a good customer	0.810	0.000*
4	Flexible in adapting its offer to me	0.865	0.007*
5	Committed to me as a customer	0.817	0.000*

* Correlation is significant at the 0.05 level

Table (3.7) clarifies the correlation coefficient for each paragraph of the "Anger incident" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.7): Correlation Coefficient of Each Paragraph of "Anger incident" and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
1	Recently in the bank : I have waited too long for a service that angered me	0.683	0.000*
2	I have dealt with unresponsive or impolite employee that angered me	0.882	0.000*
3	A critical mistake has been occurred in an important transaction that angered me	0.801	0.000*
4	I have had another critical incident with this bank that angered me	0.901	0.007*

* Correlation is significant at the 0.05 level

Table (3.8) clarifies the correlation coefficient for each paragraph of the "Involvement of Customer in Decision Making" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.8): Correlation Coefficient of Each Paragraph of "Involvement of Customer in Decision Making" and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
1	At first, I chose this bank building on : Care and attention	0.767	0.000*
2	Service quality	0.831	0.000*
3	Competitive price	0.804	0.000*
4	Preferred offers	0.778	0.007*
5	Image and reputation	0.886	0.000*
6	Previous comparison with other banks	0.796	0.000*

* Correlation is significant at the 0.05 level

Table (3.9) clarifies the correlation coefficient for each paragraph of the "Switching Costs" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.9): Correlation Coefficient of Each Paragraph of "Switching Costs" and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
1	If I switched this bank : I would have to waste time in searching for information about other banks	0.836	0.000*
2	I would consume much effort in deciding which other bank to deal with	0.786	0.000*
3	I would have financial loss	0.804	0.000*
4	I would lose personal relationships	0.772	0.007*

* Correlation is significant at the 0.05 level

Table (3.10) clarifies the correlation coefficient for each paragraph of the " Alternative attractiveness" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

Table (3.10): Correlation Coefficient of Each Paragraph of " Alternative Attractiveness" and the Total of this Field

No.	Paragraph	Spearman Correlation Coefficient	P-Value (Sig.)
1	I am aware of other banks that offer : Superior service quality	0.890	0.000*
2	Lower price	0.818	0.000*
3	Preferred offers	0.888	0.000*
4	Better other conditions	0.910	0.007*

* Correlation is significant at the 0.05 level

3.5.1.3 Structure Validity of the Questionnaire

Structure validity is the second statistical test that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one filed and all the fields of the questionnaire that have the same level of likert scale.

Table (3.11) clarifies the correlation coefficient for each filed and the whole questionnaire. The p-values (Sig.) are less than 0.05, so the correlation coefficients of all the fields are significant at α = 0.05, so it can be said that the fields are valid to be measured what it was set for to achieve the main aim of the study.

Table (3.11): Correlation Coefficient of Each Field and the Whole of Questionnaire

No.	Field	Spearman Correlation Coefficient	P-Value (Sig.)
1	Customer Switching Intentions	-0.516	0.000*
2	Outcome Quality	0.852	0.000*
3	Interaction Quality	0.842	0.000*
4	Physical Environment Quality	0.730	0.000*
5	Service Quality	0.942	0.000*
6	Fair Price	0.678	0.000*
7	Bank Commitment	0.835	0.000*
8	Anger Incident	-0.318	0.000*
9	Involvement of Customer in Decision Making	0.620	0.000*
10	Switching costs	0.583	0.000*
11	Alternative attractiveness	0.460	0.000*

* Correlation is significant at the 0.05 level

3.5.2 Reliability of the Research

The reliability of an instrument is the degree of consistency which measures the attribute; it is supposed to be measuring. The less variation an instrument produces in repeated measurements of an attribute, the higher its reliability. Reliability can be equated with the stability, consistency, or dependability of a measuring tool. The test is repeated to the same sample of people on two occasions and then compares the scores obtained by computing a reliability coefficient (Polit & Hunger, 1985).

3.5.2.1 Cronbach's Coefficient Alpha

This method is used to measure the reliability of the questionnaire between each field and the mean of the whole fields of the questionnaire. The normal range of Cronbach's coefficient alpha value between 0.0 and + 1.0, and the higher values reflects a higher degree of internal consistency. The Cronbach's coefficient alpha was calculated for each field of the questionnaire.

Table (3.12) shows the values of Cronbach's Alpha for each filed of the questionnaire and the entire questionnaire. For the fields, values of Cronbach's Alpha were in the range from 0.815 and 0.962. This range is considered high; the result ensures the reliability of each field of the questionnaire. Cronbach's Alpha equals 0.806 for the entire questionnaire which indicates an excellent reliability of the entire questionnaire.

Table (3.12): Cronbach's Alpha for Each Filed of the Questionnaire and the Entire Questionnaire

No.	Field	Cronbach's Alpha
1	Customer Switching Intentions	0.962
2	Outcome Quality	0.910
3	Interaction Quality	0.903
4	Physical Environment Quality	0.817
5	Service Quality	0.920
6	Fair Price	0.833
7	Bank Commitment	0.887
8	Anger Incident	0.848
9	Involvement of Customer in Decision Making	0.924
10	Switching costs	0.815
11	Alternative attractiveness	0.885
12	**All Paragraphs of the Questionnaire**	**0.806**

3.5.2.2 Split Half Method

Paragraphs of the test are fragmented into two parts, questions of odd numbers, and questions of even numbers. The correlation coefficient between degrees of odd questions and the degrees of even questions is calculated. This coefficient is correlated by formula of Spearman-Brown:

Adjusted correlation coefficient (Spearman-Brown) = 2r / (1+r)

Where r is the correlation coefficient between degrees of odd questions and the degrees of even questions.

Table (3.13) clarifies the correlation coefficient for each field of the questionnaire. The correlation coefficients of all field are significant at $\alpha = 0.05$, so it can be said that the fields are consistent and valid to be measure what it was set for.

Thereby, it was proved that the questionnaire was valid, reliable, and ready for distribution for the population sample.

Table (3.13): Correlation Coefficient and Spearman-Brown Correlation Coefficient

No.	Field	Correlation Coefficient	Spearman-Brown Correlation Coefficient
1	Customer Switching Intentions	0.943	0.974
2	Outcome Quality	0.882	0.940
3	Interaction Quality	0.857	0.923
4	Physical Environment Quality	0.764	0.866
5	Service Quality	0.921	0.959
6	Fair Price	0.800	0.889
7	Bank Commitment	0.820	0.904
8	Anger Incident	0.729	0.843
9	Involvement of Customer in Decision Making	0.899	0.947
10	Switching costs	0.779	0.876
11	Alternative attractiveness	0.816	0.899

3.6 Summary

The chapter explained in detail the methodology and statistical methods used in the research. The study is descriptive and analytical, adopted the cross sectional survey as research strategy. A purposive sample was used, where a total of 500 questionnaires was distributed, of which 385 were returned completed and met the screening requirements. The necessary tests have been performed on the pilot study which led to prove that the questionnaire was valid, reliable, and ready for distribution for the population sample.

CHAPTER FOUR
ANALYSIS, FINDINGS, AND DISCUSSION

4.1 Introduction

To interpret data, test hypotheses, answer the research question and achieve its objectives, this chapter demonstrates the analysis of the dependent variable and independent variables, identifies the direct factors of customer switching intentions and their effects, clarifies the effect of the moderating factors on the relation between direct factors and customer switching intentions, and presents a structural model which expresses the switching phenomenon.

4.2 Statistical Description of the Sample of Study According to the Characteristics of Respondents

1. Name of the Bank

Table (4.1): Bank Distribution of Respondents

Bank	Frequency	Percent
Palestine	263	68.3
Cairo-Amman	122	31.7
Total	385	100.0

2. Gender

Table (4.2): Gender Distribution of Respondents

Gender	Frequency	Percent
Male	318	82.6
Female	67	17.4
Total	385	100.0

3. **Age**

Table (4.3): Age Distribution of Respondents

Age	Frequency	Percent
Less than 25 years	51	13.2
From 25 to less than 35 years	169	43.9
From 35 to less than 45 years	95	24.7
From 45 to less than 55 years	56	14.5
55 years and more	14	3.6
Total	385	100.0

4. **Educational Level**

Table (4.4): Educational level Distribution of Respondents

Educational level	Frequency	Percent
High school and Less	74	19.2
Diploma	64	16.6
Bachelor	212	55.1
Master	30	7.8
Ph. D.	5	1.3
Total	385	100.0

5. **Career**

Table (4.5): Career of Respondents

Career	Bank of Palestine		Cairo-Amman Bank		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Employee	195	74.1	108	88.5	303	78.7
Businessmen	68	25.9	14	11.5	82	21.3
Total	263	100.0	122	100.0	385	100.0

6. Relationship Duration

Table (4.6): Relationship Duration

Relationship Duration	Frequency	Percent
Less than 5 years	100	26.1
From 5 to less than 10 years	162	42.3
From 10 to less than 15 years	75	19.6
From 15 to less than 20 years	39	10.2
20 years and more	7	1.8

7. Visiting of the Customer to the Bank

Table (4.7): Visiting of Customer to the Bank

Visit the Bank	Frequency	Percent
Daily	29	7.5
Weekly	45	11.7
Monthly	292	75.8
Semi annually	12	3.1
Annually	7	1.8
Total	385	100.0

Generally, from the previous tables, it is noted that, the respondents were qualified and dealing with the bank according to their needs. Also, the sample can be divided –appropriately- according to the bank, career, and duration. Thus, the tables indicate that the sample achieved the requirements and the respondents were able to understand the purpose of the questions and answer them appropriately. In other words, the sample expressed the target population.

4.3 Mean Analysis for Dependent Variable and Independent Variables

To enrich the analysis and deep the understanding of the variables before testing hypotheses, the sample was divided into three categories for the mean analysis; employed customers of Bank of Palestine, businessmen customers of Bank of Palestine, and employed customers of Cairo-Amman Bank. Businessmen respondents of Cairo-Amman Bank were excluded from the mean analysis where their number is small as shown in table (4.5).

4.3.1 Dependent Variable

Customer Switching Intentions

Table (4.8) shows the following results:

Table (4.8): Means and Probability Values (Sig.) for "Customer Switching Intentions"

		Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
No	Item	Mean	Sig	Mean	Sig	Mean	Sig
1	I intend to switch this bank	48.6	0.000*	40.9	0.000*	72.3	0.000*
2	The likelihood of me switching to another bank is high	49.6	0.000*	44.4	0.000*	74.9	0.000*
3	Next time, I would not continue to deal with this bank	46.8	0.000*	39.1	0.000*	71.6	0.002*
	Customer Switching Intentions	**48.3**	**0.000***	**41.5**	**0.000***	**72.5**	**0.000***

* The mean is significantly different from 60%

For employed customers of Bank of Palestine, the means of the filed customer switching intentions and all its paragraphs are less than the hypothesized value 60%, and P-value (Sig.) = 0.000 which is smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to field customer switching intentions and all its paragraphs.

Thus, employed customers of Bank of Palestine have low intentions to switch the bank where the proportional mean is 48.3%.

For businessmen of Bank of Palestine, similar results were obtained with a lower proportional mean (41.5%).

For employed customers of Cairo-Amman Bank, the means of the filed customer switching intentions and all its paragraphs are greater than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to field customer switching intentions and all its paragraphs.

Thus, employed customers of Cairo-Amman Bank have moderate intentions to switch the bank where the proportional mean is 72.5%.

It is concluded that, employed customers have higher switching intentions than businessmen, and employed customers of Cairo-Amman Bank have higher switching intentions than employed customers of Bank of Palestine. The variation of these intentions is expected to be a result of banks' actions, which means that more failures in terms of service quality, commitment, price, and anger incident will meet more customer switching intentions and vice versa.

Generally, the existence of such intentions forms a threat to banks, especially the higher the intentions, as the case for Cairo-Amman Bank.

4.3.2 Independent Variables

Independent variables were divided into direct factors and moderating factors:

4.3.2.1 Direct Factors

Direct factors were represented by service quality, fair price, bank commitment, and anger incident.

1. Service Quality

Service quality was divided into three dimensions; outcome quality, interaction quality, and physical environment quality.

Outcome Quality

Table (4.9) shows the following results:

For employed customers of Bank of Palestine, the means of the filed outcome quality and all its paragraphs are greater than the hypothesized value 60%, and P-values (Sig.) = 0.000 which are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to field outcome quality and all its paragraphs.

The employed customers of Bank of Palestine agreed that; the bank provides the service on time, responds efficiently when they have problems, performs the service smoothly, completes the service promptly, and performs the service right the first time. Generally, they agreed to outcome quality field. Thus, they perceive that the level of outcome quality is moderate where the proportional mean is 66.4%.

For businessmen of Bank of Palestine, similar results were obtained with a higher proportional mean (71.1%).

Table (4.9): Means and Probability Values (Sig.) for "Outcome Quality"

No.	Item	Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
		Mean	Sig	Mean	Sig	Mean	Sig
1	This bank : Provides the service on time	69.0	0.000*	73.7	0.000*	50.2	0.000*
2	Performs the service right the first time	67.3	0.000*	71.8	0.000*	52.0	0.004*
3	Performs the service smoothly	66.5	0.000*	71.0	0.000*	49.8	0.000*
4	Complete the service promptly	65.1	0.000*	67.9	0.002*	45.3	0.000*
5	Responds efficiently, when I have a problem	64.6	0.000*	71.2	0.000*	51.4	0.003*
	Outcome Quality	**66.4**	**0.000***	**71.1**	**0.000***	**49.8**	**0.000***

* The mean is significantly different from 60%

For employed customers of Cairo-Amman Bank, the means of the filed outcome quality and all its paragraphs are less than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to field outcome quality and all its paragraphs.

The employed customers of Cairo-Amman Bank disagreed that; the bank provides the service on time, responds efficiently when they have problems, performs the service smoothly, completes the service promptly, and performs the service right the first time. Generally, they disagreed to outcome quality field. Thus, they perceive that the level of the outcome quality is low where the proportional mean is 49.8%. They are dissatisfied about this level.

Interaction Quality

Table (4.10) shows the following results:

Table (4.10): Means and Probability Values (Sig.) for "Interaction Quality"

No.	Item	Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
		Mean	Sig	Mean	Sig	Mean	Sig
1	Employees of this bank : : Always willing to help me	71.6	0.000*	73.5	0.000*	60.2	0.413
2	Never too busy to respond to my requests	65.5	0.000*	70.1	0.000*	57.5	0.411
3	Have the knowledge to answer my questions	73.8	0.000*	75.9	0.000*	65.1	0.001*
4	Constantly courteous to me	72.4	0.000*	74.6	0.000*	61.7	0.160
5	Instill confidence in myself	67.8	0.000*	69.7	0.000*	53.9	0.008*
6	Understand my specific needs	63.1	0.010*	69.1	0.004*	54.4	0.037*
	Interaction Quality	**68.9**	**0.000***	**72.2**	**0.000***	**58.8**	**0.213**

* The mean is significantly different from 60%

For employed customers of Bank of Palestine, the means of the filed interaction quality and all its paragraphs are greater than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to field interaction quality and all its paragraphs.

The employed customers of Bank of Palestine agreed that; the employees of the bank always willing to help them, understand their specific needs, have the knowledge to answer their questions, constantly courteous to them, instill confidence in their selves, and never too busy to respond to their requests. Generally, they agreed to interaction quality field. Thus, they perceive that the level of interaction quality is moderate where the proportional mean is 68.9%.

For businessmen of Bank of Palestine, similar results were obtained with a higher proportional mean (72.2%).

For employed customers of Cairo-Amman Bank, the mean of the paragraph No. 3 is greater than the hypothesized value 60%, and P-value (Sig.) = 0.001 which is smaller than the level of significance $\alpha = 0.05$. Then, the mean of this paragraph is significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to this paragraph. The means of the paragraph No. 5 and No. 6 are smaller than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of these paragraphs are significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to these paragraphs. The P-values (Sig.) of the field interaction quality and paragraphs No. 1, No. 2, and No. 4 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field interaction quality and these paragraphs.

The employed customers of Cairo-Amman Bank agreed that the employees of the bank have the knowledge to answer their questions. They disagreed that the employees of the bank instill confidence in their selves and understand their specific needs. They were neutral that the employees of the bank always willing to help them, never too busy to respond to their requests, and constantly courteous to them. Generally, they were neutral to interaction quality field. Thus, they did not give a concrete answer about the level of interaction quality. They are not satisfied about this level.

Physical Environment Quality

Table (4.11) shows the following results:

For employed customers of Bank of Palestine, the means of the filed physical environment quality and paragraphs No.1, No. 2, and No. 3 are greater than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and these paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to field physical environment quality and these paragraphs. The P-value (Sig.) of paragraph No. 4 is greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to this paragraph.

The employed customers of Bank of Palestine agreed that; the air conditioning is available, the bank has modern-looking equipment, and bank buildings are attractive and comfortable. They were neutral that the furniture is available and comfortable.

Generally, they agreed to physical environment quality field. Thus, they perceive that the level of physical environment quality is moderate where the proportional mean is 68.1%.

For businessmen of Bank of Palestine, similar results were obtained with a higher proportional mean (74.3%).

Table (4.11): Means and Probability Values (Sig.) for "Physical Environment Quality"

No.	Item	Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
		Mean	Sig	Mean	Sig	Mean	Sig
	Buildings and facilities :						
1	Bank buildings are attractive and comfortable	66.2	0.000*	71.6	0.000*	45.5	0.000*
2	The bank has modern-looking equipment	73.4	0.000*	77.9	0.000*	46.2	0.000*
3	Air conditioning is available	71.2	0.000*	80.6	0.000*	53.5	0.049*
4	Furniture is available and comfortable	61.6	0.059	67.1	0.009*	42.6	0.000*
	Physical Environment Quality	**68.1**	**0.000***	**74.3**	**0.000***	**47.1**	**0.000***

* The mean is significantly different from 60%

For employed customers of Cairo-Amman Bank, the means of the filed physical environment quality and all its paragraphs are less than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to field physical environment quality and all its paragraphs. Thus, they perceive that the level of physical environment quality is low where the proportional mean is 47.1%.

Generally, the findings that, the levels of the three dimensions of service quality are low for Cairo-Amman Bank and not high enough for Bank of Palestine are supported by the study of Wady and Ashour (2005) which found that all determinants (dimensions of SERVEQUAL) of quality are below the level of customer expectation.

Service Quality in General

Table (4.12) shows the following results:

Table (4.12): Means and Probability Values (Sig.) for "Service Quality"

Item	Bank of Palestine				Cairo-Amman Bank	
	Employee		Business-man		Employee	
	Mean	Sig	Mean	Sig	Mean	Sig
Service Quality	67.9	0.000*	72.4	0.000*	52.6	0.000*

*The mean is significantly different from 60%

For employed customers and businessmen of Bank of Palestine, the means of the filed service quality equals 67.9% and 72.4% respectively, and P-values (Sig.) = 0.000 which are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to field service quality. Thus, employed customers and businessmen of Bank of Palestine perceive that the level of service quality is moderate where the proportional means are 67.9% and 72.4% respectively.

For employed customers of Cairo-Amman Bank, the mean of the filed service quality equals 52.6%, and P-value (Sig.) = 0.000 which is smaller than the level of significance $\alpha = 0.05$. Then, the mean of this field is significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to field service quality. Thus, employed customers of Cairo-Amman Bank perceive that the level of service quality is low where the proportional mean is 52.6%.

These results confirm the results of the three dimensions of service quality.

Thus, the findings that, the level of service quality is low for Cairo-Amman Bank and not high enough for Bank of Palestine are supported by the study of Wady and Ashour (2005) and Sheashaa (2004) which found that a gap is exists between perception and expectations of customers for service quality.

However, it is noted that businessmen are more satisfied than employed customers which gives an indicator that the banks pay more attention for businessmen than employed customers. Also, employed customers of Bank of Palestine are more satisfied than employed customers of Cairo-Amman Bank in terms of service quality and its three dimensions.

Generally, the variation of these levels of service quality –between catogeies- seems to be consistent with the previous results concerning customer switching intentions where a lower level of service quality meets a higher level of switching intentions and vice versa.

2. Price

Table (4.13) shows the following results:

For employed customers of Bank of Palestine, the means of the field price fairness and paragraphs No. 1 and No. 2 are smaller than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of the field and these paragraphs are significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to the field price fairness and these paragraphs.

The P-values (Sig.) of paragraphs No. 3 and No. 4 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to these paragraphs.

The employed customers of Bank of Palestine disagreed that the bank checking fees and loan rates are suitable. They were neutral that prices of other services and saving rates are suitable. Generally, they disagreed to price fairness field. Thus, they perceive the level of price fairness is low where the proportional mean is 55.5%.

For businessmen of Bank of Palestine, the P-values (Sig.) of the field price fairness and paragraphs No. 1, No. 2, and No. 4 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field price fairness and these paragraphs.

The mean of the paragraph No. 3 is greater than the hypothesized value 60%, and P-value (Sig.) = 0.045 which is smaller than the level of significance $\alpha = 0.05$. Then, the mean of this paragraph is significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to this paragraph.

The businessmen of Bank of Palestine agreed that the bank saving rates are suitable. They were neutral that price of checking fees, loan rates, and other services are suitable. Generally, they were neutral to price fairness field. Thus, they did not give a concrete answer about the level of price fairness.

Table (4.13): Means and Probability Values (Sig.) for "Price Fairness"

No.	Item	Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
		Mean	Sig	Mean	Sig	Mean	Sig
1	Checking fees are suitable	55.6	0.009*	61.5	0.240	53.1	0.007*
2	Loan rates are suitable	50.9	0.000*	58.2	0.280	51.6	0.007*
3	Saving rates are suitable	59.1	0.421	64.8	0.045*	56.6	0.235
4	Prices of other services are suitable	56.4	0.063	61.2	0.443	50.0	0.000*
	Price Fairness	**55.5**	**0.009***	**61.3**	**0.500**	**52.8**	**0.001***

* The mean is significantly different from 60%

For employed customers of Cairo-Amman Bank, the means of the field price fairness and paragraphs No. 1, No. 2, and No. 4 are smaller than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of the field and these paragraphs are significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to the field price fairness and these paragraphs.

The P-value (Sig.) of paragraph No. 3 is greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to this paragraph.

The employed customers of Cairo-Amman Bank disagreed that; the bank checking fees, loan rates, and prices of other services are suitable. They were neutral that saving rates are suitable. Generally, they disagreed to price fairness field. Thus, they perceive the level of price fairness is low where the proportional mean is 52.8%.

Generally, the customers of the two banks are not satisfied about the level of price fairness. Also, this level is higher for employed customers of bank of Palestine than employed customers of Cairo-Amman Bank.

However, the variation of these levels of price –between the three categories- don't seem to be consistent with the previous results concerning switching intentions in a clear manner like service quality where this variation is small in comparison with the variation between switching intentions.

3. Bank Commitment

Table (4.14) shows the following results:

For employed customers of Bank of Palestine, the means of the filed interaction quality and paragraphs No.1, No. 2, and No. 5 are greater than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and these paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to field bank commitment and these paragraphs.

The P-values (Sig.) of paragraph No. 3 and No. 4 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to these paragraphs.

Table (4.14): Means and Probability Values (Sig.) for "Bank Commitment"

No.	Item	Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
		Mean	Sig	Mean	Sig	Mean	Sig
1	The bank : Maintains a frequent and constant relationship with me	66.3	0.000*	72.9	0.000*	53.3	0.028*
2	Provides me full and useful information about its services	68.9	0.000*	74.7	0.000*	56.6	0.139
3	Gives me special benefits for being a good customer	57.1	0.054	65.9	0.032*	48.0	0.000*
4	Flexible in adapting its offer to me	57.9	0.222	65.9	0.025*	48.6	0.000*
5	Committed to me as a customer	63.1	0.001*	70.6	0.000*	57.0	0.147
	Bank Commitment	**62.7**	**0.002***	**70.0**	**0.000***	**52.7**	**0.000***

* The mean is significantly different from 60%

The employed customers of Bank of Palestine agreed that; the bank maintains a frequent and constant relationship with them, provides them full and useful information about its services, and committed to them as customers. They were neutral that the bank gives them special benefits for being good customers and flexible in adapting its offer to them. Generally, they agreed to bank commitment field. Thus, they perceive that the level of bank commitment is moderate where the proportional mean is 62.7%.

For businessmen of Bank of Palestine, the means of the filed bank commitment and all its paragraphs are greater than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to field bank commitment and all its paragraphs. Thus, they perceive that the level of bank commitment is moderate where the proportional mean is 70%.

For employed customers of Cairo-Amman Bank, the means of the field bank commitment and paragraphs No. 1, No. 3, and No. 4 are smaller than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of the field and these paragraphs are significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to the field bank commitment and these paragraphs.

The P-values (Sig.) of paragraphs No. 2 and No. 5 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to these paragraphs.

The employed customers of Cairo-Amman Bank disagreed that; the bank maintains a frequent and constant relationship with them, gives them special benefits for being good customers, and flexible in adapting its offer to them. They were neutral that the bank provides them full and useful information about its services, and committed to them as customers. Generally, they disagreed to bank commitment field. Thus, they perceive that the level of bank commitment is low where the proportional mean is 52.7%.

Generally, businessmen are more satisfied than employed customers which gives an indicator that the banks pay more attention and more committed for businessmen than employed customers. Also, employed customers of Bank of Palestine are more satisfied than employed customers of Cairo-Amman Bank in terms of the level of bank commitment.

However, the variation of these levels of bank commitment seems to be consistent with the previous results concerning customer switching intentions where a lower level of bank commitment meets a higher level of switching intentions and vice versa.

4. Anger Incident

Table (4.15) shows the following results:

For employed customers of Bank of Palestine, the means of the field anger incident and paragraphs No. 2, No. 3, and No. 4 are smaller than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of the field and these paragraphs are significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to the field anger incident and these paragraphs.

The P-value (Sig.) of paragraph No. 1 is greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to this paragraph.

Table (4.15): Means and Probability Values (Sig.) for "Anger Incident"

No.	Item	Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
		Mean	Sig	Mean	Sig	Mean	Sig
1	Recently in the bank : I have waited too long for a service that angered me	61.9	0.317	58.8	0.145	64.8	0.052
2	I have dealt with unresponsive or impolite employee that angered me	51.6	0.000*	49.7	0.000*	57.8	0.067
3	A critical mistake has been occurred in an important transaction that angered me	48.4	0.000*	50.3	0.000*	57.4	0.085
4	I have had another critical incident with this bank that angered me	51.6	0.000*	52.1	0.002*	60.4	0.369
	Anger Incident	**53.5**	**0.000***	**52.7**	**0.001***	**60.1**	**0.500**

* The mean is significantly different from 60%

The employed customers of Bank of Palestine disagreed that; recently in the bank they were angered due to dealing with unresponsive or impolite employee, a critical mistake has been occurred in an important transaction, and another critical incident with the bank. They were neutral that they have waited too long for a service that angered them. Generally, they disagreed to anger incident field. Thus, they perceive that the level of anger incidents they had been experienced was low where the proportional mean is 53.5%.

For businessmen of Bank of Palestine, similar results were obtained with a lower proportional mean (52.7%).

For employed customers of Cairo-Amman Bank, the P-values (Sig.) of the field anger incident and all its paragraphs are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field anger incident and all its paragraphs. Thus, they did not give a concrete answer about the level of anger incident they had been experienced. They aren’t satisfied about this level.

Generally, the level of anger incident that businessmen had been experienced is lower than the level of employed customers. However, although the level of anger incident is less than the mean –for Bank of Palestine-, isn't low enough while the level of anger incident for Cairo-Amman Bank isn’t low.

Table (4.16): Summary of the Means and the Level Strength for the Dependent Variable and the Direct Variables

Item	Bank of Palestine				Cairo-Amman Bank	
	Employee		Business-man		Employee	
	Mean	Level	Mean	Level	Mean	Level
Customer Switching Intentions	**48.3**	**Low**	**41.5**	**Low**	**72.5**	**Moderate**
Outcome Quality	**66.4**	**Moderate**	**71.1**	**Moderate**	**49.8**	**Low**
Interaction Quality	**68.9**	**Moderate**	**72.2**	**Moderate**	**58.8**	**Neutral**
Physical Environment Quality	**68.1**	**Moderate**	**74.3**	**Moderate**	**47.1**	**Low**
Service Quality	**67.9**	**Moderate**	**72.4**	**Moderate**	**52.6**	**Low**
Price fairness	**55.5**	**Low**	**61.3**	**Neutral**	**52.8**	**Low**
Bank Commitment	**62.7**	**Moderate**	**70.0**	**Moderate**	**52.7**	**Low**
Anger Incident	**53.5**	**Low**	**52.7**	**Low**	**60.1**	**Neutral**

Finally, table (4.16) shows a summary of the analysis of the dependent variable and the direct variables which demonstrates that businessmen are more satisfied than employed customers which gives an indicator that the banks pay more attention for businessmen than employed customers where businessmen are more beneficial than employed customers for them. Also, employed customers of Bank of Palestine are more satisfied than employed customers of Cairo-Amman Bank in terms of these factors. However, these factors seem to be related with switching intentions especially for service quality and bank commitment.

4.3.2.2 Moderating Factors

Moderator factors were represented by involvement of customer in decision making, switching cost, alternative attractiveness, and duration of customer relationship.

1. Involvement of Customer in Decision Making

Table (4.17) shows the following results:

For employed customers of Bank of Palestine, the means of the filed involvement of customer in decision making and all its paragraphs are greater than the hypothesized value 60%, and P-values are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to field involvement of customer in decision making and all its paragraphs.

The employed customers of Bank of Palestine agreed that; at first, they chose this bank building on care and attention, service quality, previous comparison with other banks, preferred offers, image and reputation, and competitive price. Generally, they agreed to involvement of customer in decision making field. Thus, the level of involvement of customer in decision making is moderate where the proportional mean is 67.1%.

For businessmen of Bank of Palestine, similar results were obtained with a higher proportional mean (70.8%).

For employed customers of Cairo-Amman Bank, the means of paragraphs No.1, No. 2, and No. 5 are greater than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of these paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to these paragraphs.

Table (4.17): Means and Probability Values (Sig.) for "Involvement of Customer in Decision Making"

No.	Item	Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
		Mean	Sig	Mean	Sig	Mean	Sig
	At first, I chose this bank building on :						
1	Care and attention	65.8	0.000*	70.9	0.000*	64.6	0.001*
2	Service quality	68.6	0.000*	71.8	0.000*	63.1	0.030*
3	Competitive price	62.9	0.002*	65.8	0.002*	56.7	0.171
4	Preferred offers	65.6	0.000*	66.9	0.001*	61.7	0.080
5	Image and reputation	70.3	0.000*	76.8	0.000*	62.5	0.032*
6	Previous comparison with other banks	69.5	0.000*	73.2	0.000*	57.7	0.409
	Involvement of Customer in Decision Making	**67.1**	**0.000***	**70.8**	**0.000***	**61.1**	**0.235**

* The mean is significantly different from 60%

The P-values (Sig.) of the field involvement of customer in decision making and paragraph No. 3, No. 4, and No. 6 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field involvement of customer in decision making and these paragraphs.

The employed customers of Cairo-Amman Bank agreed that; at first, they chose this bank building on care and attention, service quality, and image and reputation. They were neutral that at first, they chose this bank building on competitive price, preferred offers, and previous comparison with other banks. Generally, they were neutral to involvement of customer in decision making field. Thus, they did not give a concrete answer about their level of involvement.

Generally, businessmen are higher of involvement to choose the bank (they extend more efforts) than employed customers which should be reflected on their valuation of the different actions related to the transactions and the dealing with the bank which may be translated into intentions or behaviors. Also, the level of involvement for employed customers of Bank of Palestine is higher than the level for employed customers of Cairo-Amman Bank which is consistent with their perception of the level of the direct variables.

2. Switching Costs

Table (4.18) shows the following results:

For employed customers of Bank of Palestine, the mean of paragraphs No. 2 is greater than the hypothesized value 60%, and P-value (Sig.) = 0.021, which is smaller than the level of significance $\alpha = 0.05$. Then, the mean of this paragraph is significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to this paragraph.

Table (4.18): Means and Probability Values (Sig.) for "Switching Costs"

		Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
No.	Item	Mean	Sig	Mean	Sig	Mean	Sig
1	If I switched this bank : I would have to waste time in searching for information about other banks	61.3	0.253	62.9	0.081	63.6	0.047*
2	I would consume much effort in deciding which other bank to deal with	63.6	0.021*	65.4	0.041*	66.6	0.003*
3	I would have financial loss	58.1	0.021*	56.5	0.136	59.1	0.457
4	I would lose personal relationships	63.2	0.078	65.3	0.023*	53.6	0.008*
	Switching Costs	**61.6**	**0.194**	**62.6**	**0.081**	**60.7**	**0.150**

* The mean is significantly different from 60%

The mean of paragraphs No. 3 is smaller than the hypothesized value 60%, and P-value (Sig.) = 0.021, which is smaller than the level of significance $\alpha = 0.05$. Then, the mean of this paragraph is significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to this paragraph.

The P-values (Sig.) of the field switching costs and paragraph No. 1 and No. 4 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field switching costs and these paragraphs.

The employed customers of Bank of Palestine agreed that if they switched this bank, they would consume much effort in deciding which other bank to deal with. They disagreed that if they switched this bank, they would have financial loss. They were neutral that if they switched this bank, they would have to waste time in searching for information about other banks and would lose personal relationships. Generally, they were neutral to the switching cost field. Thus, they did not give a concrete answer about the level of switching costs.

For businessmen of Bank of Palestine, the means of paragraphs No. 2 and No. 4 are greater than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of these paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to these paragraphs.

The P-values (Sig.) of the field switching costs and paragraph No. 1 and No. 3 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field switching costs and these paragraphs.

The businessmen of Bank of Palestine agreed that if they switched this bank, they would consume much effort in deciding which other bank to deal with and would lose personal relationships. They were neutral that if they switched this bank, they would have to waste time in searching for information about other banks and would have financial loss. Generally, they were neutral to the switching cost field. Thus, they did not give a concrete answer about the level of switching costs also.

For employed customers of Cairo-Amman Bank, the means of paragraphs No. 1 and No. 2 are greater than the hypothesized value 60%, and P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$. Then, the means of these paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to these paragraphs.

The mean of paragraphs No. 4 is smaller than the hypothesized value 60%, and P-value (Sig.) = 0.021, which is smaller than the level of significance $\alpha = 0.05$. Then, the mean of this paragraph is significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to this paragraph.

The P-values (Sig.) of the field switching costs and paragraph No. 3 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field switching costs and these paragraphs.

The employed customers of Cairo-Amman Bank agreed that if they switched this bank, they would have to waste time in searching for information about other banks and they would consume much effort in deciding which other bank to deal with. They disagreed that if they switched this bank, they would lose personal relationships. They were neutral that if they switched this bank, they would have financial loss. Generally, they were neutral to the switching cost. Thus, they did not give a concrete answer about the level of switching costs also.

Generally, the customers of the two banks believe that they would consume much effort in deciding which other bank to deal with, but they didn't decide if the switching costs are high or low which indicates the failure of the banks to make these costs high especially in the financial costs that customers should lose if they switched the bank which means that the banks didn't develop programs and services that retrieved financial benefits for customers.

3. Alternative Attractiveness

Table (4.19) shows the following results:

For employed customers of Bank of Palestine, the mean of paragraphs No. 2 is smaller than the hypothesized value 60%, and P-value (Sig.) = 0.033 which is smaller than the level of significance $\alpha = 0.05$. Then, the mean of this paragraph is significantly smaller than the hypothesized value 60%. It is concluded that the respondents disagreed to this paragraph.

The P-values (Sig.) of the field alternative attractiveness and paragraph No. 1, No. 3, and No. 4 are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field alternative attractiveness and these paragraphs.

The employed customers of Bank of Palestine disagreed that they are aware of other banks of lower price. They were neutral that they are aware of other banks of superior service quality, preferred offers, and better other conditions. Generally, they were neutral to alternative attractiveness field. Thus, they did not give a concrete answer about the existence of better alternative attractiveness.

Table (4.19): Means and Probability Values (Sig.) for "Alternative Attractiveness"

No.	Item	Bank of Palestine				Cairo-Amman Bank	
		Employee		Business-man		Employee	
		Mean	Sig	Mean	Sig	Mean	Sig
	I am aware of other banks that offer :						
1	Superior service quality	59.1	0.467	58.5	0.500	74.6	0.000*
2	Lower price	57.6	0.033*	58.2	0.385	69.4	0.000*
3	Preferred offers	59.5	0.242	57.4	0.191	74.2	0.000*
4	Better other conditions	60.9	0.300	58.5	0.326	74.4	0.000*
	Alternative Attractiveness	**59.3**	**0.262**	**58.2**	**0.295**	**73.0**	**0.000***

* The mean is significantly different from 60%

For businessmen of Bank of Palestine, the P-values (Sig.) of the field alternative attractiveness and all its paragraphs are greater than the level of significance $\alpha = 0.05$. It is concluded that the respondents were neutral to the field alternative attractiveness and all its paragraphs. Thus, they did not give a concrete answer about the existence of better alternative attractiveness also.

For employed customers of Cairo-Amman Bank, the means of the filed alternative attractiveness and all its paragraphs are greater than the hypothesized value 60%, and P-values (Sig.) = 0.000 which are smaller than the level of significance $\alpha = 0.05$. Then, the means of this field and all its paragraphs are significantly greater than the hypothesized value 60%. It is concluded that the respondents agreed to the field alternative attractiveness and all its paragraphs.

The employed customers of Cairo-Amman agreed that; they are aware of other banks of superior service quality, lower price, preferred offers, and better other conditions. Generally, they agreed to alternative attractiveness field. Thus, they perceive that the level of existence of better alternative attractiveness is moderate where the proportional mean is 73%.

Generally, the customers of Bank of Palestine didn't decide clearly about the existence of better alternatives attractiveness than their bank, so they aren't sure that their bank is the best alternative while employed customers of Cairo-Amman Bank believe of the existence of better alternatives which is considered an extension to its failure in terms of the direct variables (service quality, price fairness, bank commitment and anger incident).

4. Duration of Customer Relationship

Relationship duration was clarified in page (69) table (4.6). Relationship duration is short if the dealing period of the customer is less than 5 years, while it is long if the dealing period of the customer is 10 years and higher, where the period from 5 to less than 10 years is considered as a median.

Table (4.20): Summary of the Means and the Level Strength for Moderating Variables

Item	Bank of Palestine				Cairo-Amman Bank	
	Employee		Business-man		Employee	
	Mean	Level	Mean	Level	Mean	Level
Involvement of Customer in Decision Making	**67.1**	**Moderate**	**70.8**	**Moderate**	**61.1**	**Neutral**
Switching Costs	**61.6**	**Neutral**	**62.6**	**Neutral**	**60.7**	**Neutral**
Alternative Attractiveness	**59.3**	**Neutral**	**58.2**	**Neutral**	**73.0**	**Moderate**

Finally, table (4.20) shows a summary of the analysis of moderating variables for the two banks which is an extension to the superiority of Bank of Palestine especially in the existence of better alternative attractiveness, although that Bank of Palestine itself is not super enough.

4.4 Hypotheses Testing

After analyzing the dependent variable (customer switching intentions) and independent variables in some details, the research hypotheses will be tested.

4.4.1 Direct Variables Hypotheses

H1. There is a negative relationship, at 0.05 level of significant, between the level of delivered service quality and customer intentions to switch the bank.

Table (4.21) shows that the correlation coefficient between service quality and customer switching intentions equals -0.633 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. So the hypothesis is accepted and it can be said that there exists a significant negative relationship between the level of service quality and customer intentions to switch the bank.

Table (4.21): Correlation Coefficient between Service Quality and Customer Switching Intentions

Variable	Spearman Correlation Coefficient	P-Value (Sig.)
Outcome Quality	-0.620	0.000*
Interaction Quality	-0.549	0.000*
Physical Environment Quality	-0.452	0.000*
Service Quality	**-0.633**	**0.000***

*Correlation is statistically significant at 0.05 level

Thus, service quality has a significant negative effect on customer switching intentions, which means that low level of service quality (poor/deficient service quality) motivates customer intentions to switch the bank. So, if the banks don't exert more efforts to improve the level of service quality, the switching intentions will be more probable.

This finding is supported by the following studies:

Fullerton (2005) which found that, service quality was negatively and significantly related to switching intentions in all three service settings examined in his study; banking services, telecommunications services and grocery retail services.

Bell et al. (2005) which found that high quality can motivate customers to strengthen their relationship with their service provider.

Fen and Lian (2010) which found that, service quality had a direct positive effect on customer's re-patronage intentions.

Anto´n et. al. (2007) and Saeed et. al. (2011) which found that, poor service quality has a positive effect on the switching intentions.

With regards to three dimensions of service quality, table (4.22) shows that the correlation coefficients between outcome quality, interaction quality and physical environment quality and customer switching intentions equal -0.620, -0.549 and -0.452 respectively and the p-values (Sig.) equal 0.000. The p-values are less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. So it can be said that there exists a significant negative relationship between the levels of outcome quality, interaction quality and physical environment quality, and customer intentions to switch the bank.

A comparison between the three dimension of service quality demonstrates that outcome quality has the strongest negative effect on customer switching intentions (R = -0.620), followed by interaction quality (R = -0.549), then physical environment quality (R = -0.452).

These findings differ from the findings of Dagger and Sweeney (2006) which found that functional service quality (interaction quality) was the dominant direct antecedent of behavioral intentions, having a medium effect, whereas technical service quality (outcome quality) had a lesser effect on behavioral intentions. The study was conducted on hospitals, which may explain that the difference is due to the nature of the service field.

The finding that physical environment has an effect on customer intentions is supported by the study of Ryu and Han (2010).

H2. There is a negative relationship, at 0.05 level of significant, between the fair price of the bank and customer intentions to switch it.

Table (4.22) shows that the correlation coefficient between the fair price for the service and customer switching intentions equals -0.336 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. So the hypothesis is accepted and it can be said that there exists a significant negative relationship between the fair price for the service and customer intentions to switch the bank.

Table (4.22): Correlation Coefficient Between Price Fairness and Customer Switching Intentions

Variable	Spearman Correlation Coefficient	P-Value (Sig.)
Price Fairness	**-0.336**	**0.000***

* Correlation is statistically significant at 0.05 level

Thus, fair price has a significant negative effect on customer switching intentions, which means that unfair price motivates customer intentions to switch the bank. So, if the banks don't adopt good pricing strategy when setting the price, the switching intentions will be more probable.

This finding is supported by the following studies:

Varki and Colgate (2001) which found that, prices have a significant direct effect on customer satisfaction and behavioral intentions.

Homburg et al. (2005) which found that, when customers are dissatisfied with the value for money or perceive the price to be unfair, their intentions will be to switch suppliers.

Santonen (2007) which found that, the price sensitivity dimension was related to the likelihood of defection in the case of low-price and limited product range driven sales offers.

Anto´n et. al. (2007) and Saeed et. al. (2011) which found that, unfair price has a positive effect on the switching intentions.

H3. There is a negative relationship, at 0.05 level of significant, between the level of bank commitment to maintain the relationship and customer intentions to switch the bank.

Table (4.23) shows that the correlation coefficient between bank commitment and customer switching intentions equals -0.556 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. So the hypothesis is accepted and it can be said that there exists a significant negative relationship between the level of bank commitment to maintain the relationship and customer intentions to switch the bank.

Table (4.23): Correlation Coefficient Between Bank Commitment and Customer Switching Intentions

Variable	Spearman Correlation Coefficient	P-Value (Sig.)
Bank Commitment	**-0.556**	**0.000***

* Correlation is statistically significant at 0.05 level

Thus, bank commitment has a significant negative effect on customer switching intentions, which means that low level of bank commitment motivates customer intentions to switch the bank. So, if the banks don't exert more efforts to maintain a frequent and constant relationship with customers, the switching intentions will be more probable.

This finding is supported by the following studies:

Fullerton (2005) which found that commitment made a negative impact on switching intentions.

Anto´n et. al. (2007) and Saeed et. al. (2011) which found that low level of commitment has a positive effect on the switching intentions.

H4. There is a positive relationship, at 0.05 level of significant, between customer experience of an anger incident and his/her intentions to switch the bank.

Table (4.24) shows that the correlation coefficient between anger incident and customer switching intentions equals 0.268 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. So the hypothesis is accepted and it can be said that there exists a significant positive relationship between anger incident and customer switching intentions.

Thus, anger incident has a significant positive effect on customer switching intentions, which means that anger incident which customer experiences by the bank motivates his/her intentions to switch the bank. So, if the banks don't exert more efforts to eliminate the anger incidents, the switching intentions will be more probable.

Table (4.24): Correlation coefficient between Anger incident and Customer Switching Intentions

Variable	Spearman Correlation Coefficient	P-Value (Sig.)
Anger Incident	**0.268**	**0.000***

* Correlation is statistically significant at 0.05 level

This finding is supported by the study of Anto´n et. al. (2007) and Saeed et. al. (2011) which found that anger incident has a positive effect on the switching intentions.

Table (4.25) shows a summary of the results of testing the direct variables hypotheses at 0.05 level of significance which demonstrates the following:

Table (4.25): Findings of Testing the Direct Variables Hypotheses at 0.05 Level of Significance

Hypothesis	R	(Sig.)	Result
H1. There is a negative relationship between the level of delivered service quality and customer intentions to switch the bank.	-0.633	0.000*	Accepted
H2. There is a negative relationship between the fair price of the bank and customer intentions to switch it.	-0.336	0.000*	Accepted
H3. There is a negative relationship between the level of bank commitment to maintain the relationship and customer intentions to switch the bank.	-0.556	0.000*	Accepted
H4. There is a positive relationship between customer experience of an anger incident and his/her intentions to switch the bank.	0.268	0.000*	Accepted

R: Spearman Correlation Coefficient

Based on correlation analysis, service quality, bank commitment, price, and anger incident are direct factors affecting customer switching intentions. Service quality has the strongest effect on customer switching intentions. Bank commitment comes in the second place, followed by price fairness, while anger incident has the least effect. These findings differ from the findings of Anto´n et. al. (2007) which found price and anger incident have stronger effect than service quality and commitment on customer switching intentions. Also, these findings differ from the findings of Saeed et. al. (2011) which found price has the strongest effect.

Finally, the mean analysis clarifies that the levels of these factors are not appropriate enough to build customer satisfaction especially for Cairo-Amman Bank. So, if the banks don’t exert more efforts to improve the levels of these factors, the switching intentions will be more probable which will form a threat for the banks and affect their profitability.

4.4.2 Multiple Regression Analysis

To confirm the analysis, multiple regression analysis was conducted using the stepwise regression method. In this method each variable is entered in sequence and its value assessed. If adding the variable contributes to the model then it is retained, but all other variables in the model are then re-tested to see if they are still contributing to the success of the model. If they no longer contribute significantly they are removed. Thus, this method ends up with the smallest possible set of predictor variables included in the model. R-squared (R^2) is the square of multiple correlation coefficient and indicates the proportion of the variance in the dependent variable which could be explained by the independent variables. The standardized Beta coefficients give a measure of the contribution of each variable to the model. A large value indicates that a unit change in this predictor variable has a large effect on the criterion variable. The T and P-values (Sig.) give a rough indication of the impact of each predictor variable, so, a big absolute T value and small p value suggests that a predictor variable is having a large impact on the criterion variable (Brace, Kemp, & Snelgar, 2000).

When measuring customer switching intentions as a function of service quality, fair price, bank commitment, anger incident using Stepwise regression, the following results are obtained:

Table (4.26) shows the analysis of variance for the regression model. Since, P-values (Sig.) = 0.000 which is smaller than the level of significance $\alpha = 0.05$. Then, there is a significant relationship between the dependent variable "customer switching intentions" and all of the independent variables "service quality, bank commitment, and anger incident."

Table (4.26): ANOVA for Regression (All the Sample)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	281.863	3	93.954	121.211	0.000
Residual	295.325	381	0.775		
Total	577.188	384			

*The relationship is statistically significant at 0.05 level.

Table (4.27) shows the regression coefficients and their P-values (Sig.). Since, P-values (Sig.) = 0.000 which is smaller than the level of significance $\alpha = 0.05$. Then, there is a significant relationship between the dependent variable "customer switching intentions" and each of the independent variables "service quality, bank commitment, and anger incident" individually.

Table (4.27): The Regression Coefficients (All the Sample)

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
(Constant)	5.494	0.226		24.286	0.000*
Service Quality	-0.667	0.078	-0.460	-8.548	0.000*
Bank Commitment	-0.271	0.071	-0.207	-3.821	0.000*
Anger Incident**	0.352	0.100	0.143	3.516	0.000*

* The variable is statistically significant at 0.05 level.

** Anger incident = 1 if the respondent is agree or strongly agree and 0 otherwise

Based on the standardized coefficients, the most significant independent variable is service quality, then bank commitment, and anger incident.

The regression equation is:

Customer Switching Intentions = 5.494 -0.667 * (Service Quality) -0.271 * (Bank Commitment) + 0.352 * (Anger Incident)

Multiple correlation coefficient = 0.699 and R Square = 0.488, this means 48.8% of the variation in "customer switching intentions" is explained by "service quality, bank commitment, anger incident". The remaining percentage 52.2% indicates that, there are other independent variables effecting customer switching intentions which weren’t included in the model.

However, based on multiple regression analysis, the price was excluded from the model which means that the price is insignificant predictor of customer switching intentions in the presence of service quality, bank commitment an anger incident, but, based on correlation analysis, there is a significant relationship between price and customer switching intentions, so price still important factor affecting switching intentions.

Finally, this model is accepted, and its R^2 = 0.488 exceeded R^2 = 0.358 for the model of Anto´n et al. (2007) and R^2 = 0.27 for the model of Saeed et. al. (2011) which means that the model of the present study explained the variation in customer switching intentions with a higher percentage than the two models of Anto´n et al. (2007) and Saeed et. al. (2011) for the same variables but the price was significant predictor regarding the model of Anto´n et al. (2007) while, the price was the only significant predictor regarding the model of Saeed et. al. (2011), which can be explained by the variation of the type of the services and countries.

4.4.3 Moderating Variables Hypotheses

To test the moderating variables hypotheses that referring to the moderating effects of the customers' degree of involvement, switching costs, knowledge about alternatives, and long of customer relationship duration, the model will be re-estimated using a multi-sample analysis. For each moderating variable, the sample was divided into two groups, separating it into individuals above or below the average. Cases taking mean values were ignored (Anto´n et al., 2007; Aydin and Ozer, 2005).

Firstly, as service quality, bank commitment and anger incidents are the significant predictors for the model while fair price is insignificant and removed from it, the whole moderating variables hypotheses that regarding price will be rejected.

Ha. The more highly-involved the customer, the stronger the relationship between (the service quality, the fair price, the bank commitment, and the anger incident) and his/her intentions to switch the bank.

The sample was divided into two groups, lowly-involved and highly-involved respondents.

Table (4.28): ANOVA for Regression (Low Involvement)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	56.471	3	18.824		
Residual	93.420	98	.953	19.746	0.000*
Total	149.891	101			

*The relationship is statistically significant at 0.05 level.

Table (4.28) and (4.29) show the analysis of variance for the regression models. Since, P-values (Sig.) = 0.000 which are smaller than the level of significance $\alpha = 0.05$. Then, the models are significant and there is a significant relationship between the dependent variable "customer switching intentions" and independent variables.

Table (4.29): ANOVA for Regression (High Involvement)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	105.358	3	35.119		
Residual	160.952	234	.688	51.058	0.000*
Total	266.310	237			

*The relationship is statistically significant at 0.05 level.

For the lowly involved respondents, table (4.30) shows the regression coefficients and their P-values (Sig.) which indicates that the only significant predictor is service quality (P-value (Sig.) = 0.000 which is smaller than the level of significance $\alpha = 0.05$). Then, there is a significant relationship between the dependent variable "customer switching intentions" and service quality only.

Table (4.30): The Regression Coefficients (Low and High Involvement)

Variable	Low Involvement				High Involvement			
	B	Beta	t	Sig.	B	Beta	t	Sig.
Service Quality	-0.869	-0.536	-5.279	.000*	-0.528	-0.375	-5.486	0.000*
Bank Commitment	-0.143	-0.092	-0.879	.381	-0.239	-0.184	-2.699	0.007*
Anger Incident**	.178	.065	.777	.439	.421	.199	3.475	0.001*
R^2	0.377				0.396			

* The variable is statistically significant at 0.05 level.

** Anger incident = 1 if the respondent is agree or strongly agree and 0 otherwise

For the highly involved respondents, table (4.30) shows the regression coefficients and their P-values (Sig.) which indicates that service quality, bank commitment, and anger incident are significant predictors (P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$). Then, there is a significant relationship between the dependent variable "customer switching intentions" and each of service quality bank commitment, and anger incident.

Based on these results and the comparison of the regression coefficients, the following hypotheses will be tested:

The more highly-involved the customer, the stronger the relationship between the service quality and his/her intentions to switch the bank.

Service quality is significant predictor of customer switching intentions for the two groups and no significant difference between them, so high involvement does not reinforce the effect of service quality on customer switching intentions. Thus, the hypothesis is rejected.

This finding is consistent with the finding of the study of (Anto´n et al., 2007) which found the same finding.

The more highly-involved the customer, the stronger the relationship between the bank commitment and his/her intentions to switch the bank.

With regards the bank commitment, there is a significant difference between the two groups for the highly-involved respondents, where bank commitment is insignificant predictor of customer switching intentions in the case of low involvement and significant predictor in the case of high involvement. So high involvement reinforces the negative effect of bank commitment on customer switching intentions. Thus, the hypothesis is accepted.

This finding is consistent with the finding of the study of (Anto´n et al., 2007) which found the same finding.

The more highly-involved the customer, the stronger the relationship between the anger incident and his/her intentions to switch the bank.

With regards the anger incident, there is a significant difference between the two groups for the highly-involved respondents, where anger incident and is insignificant predictor of customer switching intentions in the case of low involvement and significant predictor in the case of high involvement. So high involvement reinforces the positive effect of anger incident on customer switching intentions. Thus, the hypothesis is accepted.

This finding differs from the finding of the study of (Anto´n et al., 2007) which found that, the more highly-involved customer has no effect on the relationship between anger incident and the intentions to switch the bank.

Table (4.31) shows a summary for the findings of hypotheses testing regarding the degree of involvement. These findings are partially consistent with the finding of Shukla (2004) which found that a moderate relationship exists between product satisfaction, involvement and brand switching.

Generally, Highly-involved customers tend to show higher levels of satisfaction or dissatisfaction (Richins & Bloch, 1991). So, high involvement may be having a positive or negative effect on the action of banks. The negative effect of the high involvement appeared on its moderating effect on the relationship between (bank commitment, anger incident) and customer switching intentions, where high involvement reinforces the effect of these factors on these intentions.

Table (4.31): Findings of Testing the Hypotheses Regarding the Degree of Involvement

Hypothesis	Result
The more highly-involved the customer, the stronger the relationship between the service quality and customer intentions to switch the bank.	**Rejected**
The more highly-involved the customer, the stronger the relationship between the fair price and customer intentions to switch the bank.	**Rejected**
The more highly-involved the customer, the stronger the relationship between the bank commitment and customer intentions to switch the bank.	**Accepted**
The more highly-involved the customer, the stronger the relationship between the anger incident and customer intentions to switch the bank.	**Accepted**

Hb. The higher the switching costs, the weaker the relationship between (the service quality, the fair price, the bank commitment, and the anger incident) and customer intentions to switch the bank.

The sample was divided into two groups, respondents perceive low switching costs and respondents perceive high switching costs.

Table (4.32): ANOVA for Regression (Low Switching Costs)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	113.559	3	37.853	47.867	0.000*
Residual	114.666	145	.791		
Total	228.225	148			

*The relationship is statistically significant at 0.05 level.

Table (4.32) and (4.33) show the analysis of variance for the regression models. Since, P-values (Sig.) = 0.000 which are smaller than the level of significance $\alpha = 0.05$. Then, the models are significant and there is a significant relationship between the dependent variable "customer switching intentions" and independent variables.

Table (4.33): ANOVA for Regression (High Switching Costs)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	130.043	3	43.348	52.497	0.000*
Residual	146.152	177	0.826		
Total	276.195	180			

*The relationship is statistically significant at 0.05 level.

For the low switching costs, table (4.34) shows the regression coefficients and their P-values (Sig.) which indicates that service quality and anger incident are significant predictors (P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$). Then, there is a significant relationship between the dependent variable "customer switching intentions" and each of service quality and anger incident.

For the high switching costs, table (4.34) shows the regression coefficients and their P-values (Sig.) which indicates that service quality, bank commitment, and anger incident are significant predictors (P-values (Sig.) are smaller than the level of significance $\alpha = 0.05$). Then, there is a significant relationship between the dependent variable "customer switching intentions" and each of service quality bank commitment, and anger incident.

Table (4.34): The Regression Coefficients (Low and High Switching Costs)

Variable	Low Switching Costs				High Switching Costs			
	B	Beta	t	Sig.	B	Beta	t	Sig.
Service Quality	-0.805	-0.534	-5.901	0.000*	-0.627	-0.450	-5.581	0.000*
Bank Commitment	-0.207	-0.141	-1.574	0.118	-0.238	-0.190	-2.305	0.022*
Anger Incident**	0.329	0.133	2.093	0.038*	0.400	.158	2.575	0.011*
R^2	0.498				0.471			

* The variable is statistically significant at 0.05 level.

** Anger incident = 1 if the respondent is agree or strongly agree and 0 otherwise

Based on these results and the comparison of the regression coefficients, the following hypotheses will be tested:

The higher the switching costs, the weaker the relationship between the service quality and customer intentions to switch the bank.

Service quality is significant predictor of customer switching intentions for the two groups and no significant difference between them, so high switching costs have no moderating effect on the relationship between service quality and customer switching intentions. Thus, the hypothesis is rejected.

This finding is consistent with the finding of the study of (Anto´n et al., 2007) which found the same finding.

The higher the switching costs, the weaker the relationship between the bank commitment and customer intentions to switch the bank.

With regards the bank commitment, there is a significant difference between the two groups for the high switching costs, where bank commitment is insignificant predictor of customer switching intentions in the case of low switching costs and significant predictor in the case of high switching costs. So high switching costs reinforces the effect of bank commitment on customer switching intentions which contrasts the hypothesis which can be explained that switching costs may be perceived as being relatively lower when the alternative is to remain in a relationship in which the commitment is perceived to be low taking into account the dependent variable is intentions not actual behavior. Thus, the hypothesis is rejected.

This finding differs from the finding of the study of (Anto´n et al., 2007) which found that, high switching cost has no effect on the relationship between bank commitment and the intentions to switch supplier.

The higher the switching costs, the weaker the relationship between the anger incident and customer intentions to switch the bank.

Anger incident is significant predictor of customer switching intentions for the two groups and no significant difference between them, so high switching costs have no moderating effect on the relationship between anger incident and customer switching intentions. Thus, the hypothesis is rejected,

This finding is consistent with the finding of the study of (Anto´n et al., 2007) which found the same finding.

Table (4.35): Findings of Testing the Hypotheses Regarding the Switching Costs

Hypothesis	**Result**
The higher the switching costs, the weaker the relationship between the service quality and customer intentions to switch the bank.	**Rejected**
The higher the switching costs, the weaker the relationship between the fair price and customer intentions to switch the bank.	**Rejected**
The higher the switching costs, the weaker the relationship between the bank commitment and customer intentions to switch the bank.	**Rejected**
The higher the switching costs, the weaker the relationship between the anger incident and customer intentions to switch the bank.	**Rejected**

Table (35) shows a summary for the findings of hypotheses testing regarding the switching costs. These findings are partially consistent with the findings of Wong (2009), which found that switching costs play a significant moderating effect on the customer satisfaction-retention link only for the segment of basic Internet banking users. For the segment of advanced Internet banking users, the moderating effect of switching costs does not significantly affect satisfaction-retention link.

Also, the findings differs from the finding of Patterson (2004) which found that satisfaction has a greater, positive impact on repeat purchase intentions when each switching barrier is perceived to be low (rather than high). Alternatively, when switching barriers are perceived to be high, satisfaction has a lesser impact on repeat intentions. This difference may be existing due to the variation of the type of the service field and the lifestyle where Patterson study was conducted in Austria on dry cleaning agents, hairdressing and auto services.

Generally, all the hypotheses regarding switching costs are rejected, so switching costs do not have a significant moderating effect on customer switching intentions, which means that consuming much effort, wasting time, financial loss, and personal relationships loss associated to the switching process do not form a barrier to switch the bank. In other words switching cost is not high enough to attenuate the effect of the direct factors on customer switching intentions.

Hc. The higher the alternative attractiveness, the stronger the relationship between (the service quality, the fair price, the bank commitment, and the anger incident) and customer intentions to switch the bank.

The sample was divided into two groups, low alternative attractiveness and high alternative attractiveness.

Table (4.36): ANOVA for Regression (Low Alternative Attractiveness)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	57.727	3	19.242	26.179	0.000*
Residual	100.698	137	.735		
Total	158.426	140			

*The relationship is statistically significant at 0.05 level.

Table (4.36) and (4.37) show the analysis of variance for the regression models. Since, P-values (Sig.) = 0.000 which are smaller than the level of significance $\alpha = 0.05$. Then, the models are significant and there is a significant relationship between the dependent variable "customer switching intentions" and independent variables.

Table (4.37): ANOVA for Regression (High Alternative Attractiveness)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	131.998	3	43.999	56.063	0.000*
Residual	140.484	179	.785		
Total	272.482	182			

*The relationship is statistically significant at 0.05 level.

For the low alternative attractiveness, table (4.38) shows the regression coefficients and their P-values (Sig.) which indicates that service quality and bank commitment are significant predictors (P-values are smaller than the level of significance $\alpha = 0.05$). Then, there is a significant relationship between the dependent variable "customer switching intentions" and each of service quality and bank commitment.

Table (4.38): The Regression Coefficients (Low and High Alternative Attractiveness)

Variable	Low Alternative Attractiveness				High Alternative Attractiveness			
	B	Beta	t	Sig.	B	Beta	t	Sig.
Service Quality	-0.479	-0.356	-3.537	0.001*	-0.661	-0.466	-6.348	0.000*
Bank Commitment	-0.294	-0.224	-2.178	0.031*	-0.257	-0.209	-2.831	0.005*
Anger Incident**	0.278	.130	1.753	0.082	0.399	0.151	2.619	0.010*
R^2	0.364				0.484			

* The variable is statistically significant at 0.05 level.

** Anger incident = 1 if the respondent is agree or strongly agree and 0 otherwise

For the high alternative attractiveness, table (4.39) shows the regression coefficients and their P-values (Sig.) which indicates that service quality, bank commitment, and anger incident are significant predictors (P-values (Sig.) = 0.000 which are smaller than the level of significance $\alpha = 0.05$). Then, there is a significant relationship between the dependent variable "customer switching intentions" and each of service quality bank commitment, and anger incident.

Based on these results and the comparison of the regression coefficients, the following hypotheses will be tested:

The higher the alternative attractiveness, the stronger the relationship between the service quality and customer intentions to switch the bank.

Service quality is significant predictor of customer switching intentions for the two groups and no significant difference between them, so high alternative attractiveness has no moderating effect on the relationship between service quality and customer switching intentions. Thus, the hypothesis is rejected.

The finding differs from the finding of the study of (Anto´n et al., 2007) which found that high alternative attractiveness has moderating effect and reinforces the effect of low service quality on customer switching intentions.

The higher the alternative attractiveness, the stronger the relationship between the bank commitment and customer intentions to switch the bank.

Bank commitment is significant predictor of customer switching intentions for the two groups and no significant difference between them, so high alternative attractiveness has no moderating effect on the relationship between bank commitment and customer switching intentions. Thus, the hypothesis is rejected.

The finding differs from the finding of the study of (Anto´n et al., 2007) which found that high alternative attractiveness has moderating effect and attenuates the relationship between low commitment and customer switching intentions.

The higher the alternative attractiveness, the stronger the relationship between the anger incident and customer intentions to switch the bank.

With regards the anger incident, there is a significant difference between the two groups for the high alternative attractiveness, where anger incident and is insignificant predictor of customer switching intentions in the case of low alternative attractiveness and significant predictor in the case of high alternative attractiveness. So high alternative attractiveness reinforces the positive effect of anger incident on customer switching intentions. Thus, the hypothesis is accepted.

This finding differs from the finding of the study of (Anto´n et al., 2007) which found that high alternative attractiveness has no moderating effect on the relationship between anger incident and customer switching intentions.

Table (4.39): Findings of Testing the Hypotheses Regarding the Alternative Attractiveness

Hypothesis	Result
The higher the alternative attractiveness, the stronger the relationship between the service quality and customer intentions to switch the bank.	**Rejected**
The higher the alternative attractiveness, the stronger the relationship between the fair price and customer intentions to switch the bank.	**Rejected**
The higher the alternative attractiveness, the stronger the relationship between the bank commitment and customer intentions to switch the bank.	**Rejected**
The higher the alternative attractiveness, the stronger the relationship between the anger incident and customer intentions to switch the bank.	**Accepted**

Table (4.39) shows a summary for the findings of hypotheses testing regarding the alternative attractiveness. These findings are partially consistent with the finding of Jeong et al., (2004) which found attractiveness of the alternatives don't adjustment the effect of the customer satisfaction on the customer retention. The study was conducted in Korean on mobile telecommunication services.

Generally, the only moderating effect of alternative attractiveness exists in the case of anger incident, which means that the existence of better alternative attractiveness is not high enough to have a moderating effect in the case of the other direct factors.

Hd. The more duration of the customer relationship, the weaker the relationship between (the service quality, the fair price, the bank commitment, and the anger incident) and customer intentions to switch the bank.

The sample was divided into two groups, short duration of the customer relationship and long duration of the customer relationship.

Table (4.40): ANOVA for Regression (Short Duration of the Customer Relationship)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	25.316	3	8.439	13.079	0.000*
Residual	61.940	96	0.645		
Total	87.257	99			

*The relationship is statistically significant at 0.05 level.

Table (4.40) and (4.41) show the analysis of variance for the regression models. Since, P-values (Sig.) = 0.000 which are smaller than the level of significance $\alpha = 0.05$. Then, the models are significant and there is a significant relationship between the dependent variable "customer switching intentions" and independent variables.

For the short duration of the customer relationship, table (4.42) shows the regression coefficients and their P-values (Sig.) which indicates that service quality and anger incident are significant predictors (P-values are smaller than the level of significance $\alpha = 0.05$). Then, there is a significant relationship between the dependent variable "customer switching intentions" and each of service quality and anger incident.

Table (4.41): ANOVA for Regression (Long Duration of the Customer Relationship)

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	128.407	3	42.802	52.991	0.000*
Residual	94.504	117	.808		
Total	222.911	120			

*The relationship is statistically significant at 0.05 level.

For the long duration of the customer relationship, table (4.42) shows the regression coefficients and their P-values (Sig.) which indicates that service quality and bank commitment are significant predictors (P-values are smaller than the level of significance $\alpha = 0.05$). Then, there is a significant relationship between the dependent variable "customer switching intentions" and each of service quality bank commitment, and anger incident.

Table (4.42): The Regression Coefficients (Short and Long Duration)

Variable	Short Duration				Long Duration			
	B	Beta	t	Sig.	B	Beta	t	Sig.
Service Quality	-0.349	-0.261	-2.500	0.014*	-0.808	-0.552	-5.803	0.000*
Bank Commitment	-0.164	-0.136	-1.286	0.201	-0.292	-0.213	-2.213	0.029*
Anger Incident**	0.544	.291	3.112	0.002*	0.199	.073	1.117	0.266
R^2	0.290				0.576			

* The variable is statistically significant at 0.05 level.

** Anger incident = 1 if the respondent is agree or strongly agree and 0 otherwise

Based on these results and the comparison of the regression coefficients, the following hypotheses will be tested:

The more duration of the customer relationship, the weaker the relationship between the service quality and customer intentions to switch the bank.

Service quality is significant predictor of customer switching intentions for the two groups and its effect, although negative in both cases, is stronger among the respondents with long duration (standardized beta = -0.261) than those with short duration of relationship (standardized beta = -0.552). So long duration reinforces the effect of service quality on customer switching intentions which contrasts the hypothesis. Thus, the hypothesis is rejected.

The more duration of the customer relationship, the weaker the relationship between the bank commitment and customer intentions to switch the bank.

With regards the bank commitment, there is a significant difference between the two groups for the long duration, where bank commitment and is insignificant predictor of customer switching intentions in the case of short duration and significant predictor in the case of long duration. So long duration reinforces the effect of bank commitment on customer switching intentions which contrasts the hypothesis. Thus, the hypothesis is rejected.

The more duration of the customer relationship, the weaker the relationship between the anger incident and customer intentions to switch the bank.

With regards the anger incident, there is a significant difference between the two groups for the short duration, where anger incident and is significant predictor of customer switching intentions in the case of short duration and insignificant predictor in the case of long duration. So long duration attenuates the positive effect of anger incident on customer switching intentions. Thus, the hypothesis is accepted.

Table (4.43) shows a summary for the findings of hypotheses testing regarding the relationship duration. These findings are partially inline with the findings of Ranaweera (2008) which found that, relationship age moderated the satisfaction-positive/negative word of mouth relation. As satisfaction increases, newer customers generate greater positive word of mouth than long-term customers. Low levels of satisfaction lead to greater negative word of mouth, for newer customers more than for long-term customers.

Generally, moderating effect of relationship duration in the expected direction exists only in the case of anger incident, while the results are the opposite in the case of service quality and bank commitment which means that the banks failed to acquire customer loyalty to tolerate customer switching intentions during the long duration when they dissatisfied in term of the other direct factors which was reflected on the result.

Table (4.43): Findings of Testing the Hypotheses Regarding the Duration of Relationship

Hypothesis	Result
The more duration of the customer relationship, the weaker the relationship between the service quality and customer intentions to switch the bank.	**Rejected**
The more duration of the customer relationship, the weaker the relationship between the fair price and customer intentions to switch the bank.	**Rejected**
The more duration of the customer relationship, the weaker the relationship between the bank commitment and customer intentions to switch the bank.	**Rejected**
The more duration of the customer relationship, the weaker the relationship between the anger incident and customer intentions to switch the bank.	**Accepted**

4.5 Summary

Based on the mean analysis, customer switching intentions differ according to the bank, which is related to the actions of banks in terms of service quality, price, commitment, and anger incident

Spearman correlation analysis indicated that service quality, fair price, and bank commitment have a direct negative effect on customer switching intentions while anger incident has a direct positive effect.

Multiple linear regression revealed that 48.8% of the variation in customer switching intentions is explained by service quality (the most significant independent variable), bank commitment (the second significant independent variable), and anger incident (the third significant independent variable).

Re-estimation of the model using a multi-sample analysis shows that highly involvement reinforces the effect of bank commitment and anger incident on customer switching intentions, switching costs has no moderating effect, knowledge of better alternative attractiveness reinforces the effect of anger incident, while relationship duration attenuates the effect of anger incident.

CHAPTER FIVE
CONCLUSION

5.1 Introduction

This chapter reviews the conclusions of the findings that have been obtained, where, it presents the results of analyses and the classification of factors affecting customer switching intentions.

5.2 Conclusions

The following are the conclusions of the study:

5.2.1 Customer Switching Intentions

Both employed customers and businessmen of Bank of Palestine have low intentions to switch the bank with proportional means of (48.3%) and (41.5%) respectively so businessmen have the less intentions.

Employed customers of Cairo-Amman Bank have moderate intentions to switch the bank with a proportional mean of (72.5%), which is an indicator of a serious threat for Cairo-Amman Bank management.

The variation of these intentions is related to the variation of the level of dissatisfaction –the failure of banks' actions- in terms of service quality, price, commitment, and anger incident. More dissatisfaction/failure meets more customer switching intentions and vice versa.

5.2.2 Direct Factors

1. Service Quality

The levels of outcome quality, interaction quality and physical environment are moderate from the perception of both employed customers and business-men of Bank of Palestine. In general, the level of service quality is moderate from the perception of both employed customers and business-men with proportional means of (67.9%) and (72.4%) respectively. Therefore, these levels aren’t high enough to ensure customers satisfaction.

The levels of outcome quality, interaction quality and physical environment are low from the perception of employed customers of Cairo Amman-Bank. In general, the level of service quality is low with a proportional mean of (52.6%). Therefore, they are dissatisfied about the level of service quality.

2. Price

Price is unfair from the perception of employed customers of Bank of Palestine with proportional mean of (55.5%). Businessmen aren't sure of the fairness of the price with proportional mean of (61.3%). Therefore, customers aren't satisfied about the price of the bank.

Price is unfair from the perception of employed customers of Cairo-Amman Bank with a proportional mean of (52.8%). Therefore, they are dissatisfied about the price of the bank.

3. Bank Commitment

The level of bank commitment is moderate from the perception of both employed customers and business-men of Bank of Palestine with proportional means of (62.7%) and (70.0%) respectively. Therefore, these levels of commitment aren't high enough to ensure maintaining the relationship with customers.

The level of bank commitment is low from the perception of employed customers of Cairo-Amman Bank with a proportional mean of (52.7%). Therefore, they are dissatisfied about the level of bank commitment.

4. Anger Incident

The level of anger incidents is low from the perception of both employed customers and business-men of Bank of Palestine with proportional means of (53.5%) and (52.7%) respectively. However, the decreasing of these levels is limited to some extent.

Employed customers of Cairo-Amman didn't give a concrete answer about the level of anger incidents with a proportional mean of (60.1%). Therefore, they aren't satisfied about the level of anger incidents.

5.2.3 Moderating Factors

1. Customer Involvement in Decision Making

The level of involvement is high to some extent for both employed customers and business-men of Bank of Palestine with proportional means of (67.1%) and (70.8%) respectively**.** They can be considered highly-involved customers.

Employed customers of Cairo-Amman Bank didn't give a concrete answer about their level of involvement. The level of involvement tends to be medium with a proportional mean of (61.1%)**.**

2. Switching Cost

Switching cost tends to be medium from the perception for both employed customers and businessmen of Bank of Palestine with proportional means of (61.6%) and (62.6%) respectively. Employed customers realize that if they decided to switch the bank, they would consume much effort in deciding which other bank to deal with. Also, businessmen realize that if they decided to switch the bank, they would consume much effort in deciding which other bank to deal with and would lose personal relationships.

Switching cost tends to be medium from the perception of employed customers of Cairo-Amman Bank with a proportional mean of (60.7%), but they realize that if they decided to switch the bank, they would have to waste time in searching for information about other banks, and consume much effort in deciding which other bank to deal with.

3. Alternative Attractiveness

Both of employed customers and businessmen of Bank of Palestine are doubtful of the existence of better attractive alternatives with proportional means of (59.3%) and (58.2%) respectively.

For Cairo Amman-Bank, employed customers aware of the existence of better attractive alternatives with a proportional mean of (73.0%).

5.2.4 Direct Variables Hypotheses

Based on correlation analysis, the following conclusions were obtained:

1. There is a significant negative relationship between the level of delivered service quality and customer intentions to switch the bank so, a low level of service quality motivates customer intentions to switch the bank. Service quality has the strongest effect on customer switching intentions in comparison with the other factors.

With regards the three dimension of service quality, outcome quality has the strongest negative effect on customer switching intentions, followed by interaction quality, then physical environment quality.

2. There is a significant negative relationship between the fair price of the bank and customer intentions to switch it so, unfair price motivates customer intentions to switch the bank.

3. There is a significant negative relationship between the level of bank commitment to maintain the relationship and customer intentions to switch the bank so, a low level of bank commitment motivates customer intentions to switch the bank.

4. There is a significant positive relationship between customer experience of an anger incident and his intentions to switch the bank so, anger incidents that customer experiences by the bank motivates his intentions to switch the bank.

In general, service quality, bank commitment, price, and anger incident are direct factors affecting customer switching intentions.

5.2.5 Conceptual Model

Based on multiple linear regression, 48.8% of the variation in customer switching intentions is explained by service quality (the most significant factor), bank commitment (the second significant factor), and anger incident (the third significant factor), while price was insignificant and excluded from the model.

5.2.6 Moderating Variables Hypotheses

Based on multi-sample analysis, the following conclusions were obtained:

1. Customer Involvement

The more highly-involved the customer, the stronger the relationship between "the bank commitment and the anger incident" and customer intentions to switch the bank, so high involvement reinforces the effect of bank commitment and anger incident on customer switching intentions, but it doesn't reinforce the effect of service quality.

2. Switching Costs

High switching costs don't attenuate the effect of low service quality, low commitment, and anger incident on customer switching intentions, so banks failed to make them high enough to act as a barrier of switching intentions.

3. Alternative Attractiveness

The higher the alternative attractiveness, the stronger the relationship between the anger incident and customer intentions to switch the bank, so knowledge of better alternative attractiveness reinforces the effect of anger incident on customer switching intentions, but it doesn't reinforce the effect of service quality and bank commitment.

4. Relationship Duration

The more duration of the customer relationship, the weaker the relationship between the anger incident and customer intentions to switch the bank, so long duration of customer relationship attenuates the effect of anger incident on customer switching intentions, but it doesn't attenuate the effect of service quality and bank commitment which indicates that the long relationship duration does not tolerate the dissatisfaction of customers in terms of service quality, and commitment, in the sense that the banks failed to build customer loyalty through this long duration.

Finally, banks failures to build customer satisfaction in terms of service quality, prices, bank commitment, and anger incident, in addition to the effect of moderating factors would provoke customer intentions to switch the bank.

5.3 Recommendations

This study provides empirical evidence about the extent of existence of switching phenomenon that constitutes a serious threat to banks' managements. Here are some of the proposed recommendations for managements to reduce this phenomenon and obtain positive behavioral intentions for their customers:

1. More effort is needed to improve the level of service quality in terms of outcome quality, interaction quality, and physical environment quality by:
- Continuous development of services.
- Training of the employees to perform the services effectively.
- Paying more attention to the availability and the quality of furniture, air conditioning, and modern equipments.
2. More effort is needed to improve the level of bank commitment, where customer must be the core of marketing process and must be given a special attention.
3. Adopting appropriate pricing policies like value-based pricing.
4. Eliminating anger incidents that customer may be experienced by using modern technology and by employees training to reduce waiting time and to deal with customers politely and responsively.
5. Developing customer relationship management to increase bank commitment, customer involvement, and switching costs on condition that this development goes hand in hand with improving the levels of service quality, price, bank commitment, and anger incident.
6. Developing tracking complaining system and utilize it to remedy the negative intentions before it converts to behavior.
7. Actively and continuous analyzing of how switching barriers might be strategically employed as a mechanism for customer retention, where high service quality, high level of bank commitment, and fair prices could act as switching barriers.

5.4 Future Studies

This study can be applied on other service sectors such as telecommunications and insurance. It is useful to adopt longitudinal study for switching phenomenon in order to study the actual behavior.

Here are some of the proposed studies:

- The effect of competition on customer behavior.
- The financial effect of customer switching behavior.
- The reaction of firms with the switching phenomenon: Strategies and programs adopted to reduce this phenomenon.

5.5 Summary

Switching is a complex phenomenon in banking sector. Banks failures in terms of dissatisfaction of the direct factors -service quality, prices, bank commitment, and anger incident- will motivate customer switching intentions, taking into account the effect of moderating factors -customer involvement and switching costs, alternative attractiveness, and relationship duration- which reinforce or attenuate the effect of the direct factor on these intentions.

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APPENDICES

APPENDIX A

QUESTINNAIRE

ARABIC VERSION & ENGLISH VERSION

الجامعة الإسلامية-غزة
عمادة الدراسات العليا
كليـــــة التجـــــــارة
قسم إدارة الأعمـــــال

استبانة دراسة بعنوان

"العوامل التي تؤثر على نية الزبون لتغيير المصرف"

الأخ المحترم / الأخت المحترمة

تحية طيبة و بعد ...

يقوم الباحث بإجراء بحث ضمن برنامج الدراسات العليا بالجامعة الإسلامية حيث يهدف هذا البحث إلى تحديـد ودراسة أهم العوامل التي تؤثر على نية زبائن البنوك للتحويل من بنك لآخر، والذي يرجع إلى فشل المصرف في كسب رضا الزبائن.

برجاء قراءة الأسئلة بعناية، و الإجابة عليها بدقة، و ذلك بوضع علامة √ في المكان المناسب.

إن تعاونكم معنا له دور كبير في إنجاح هذه الدراسة، والخروج بتوصيات لتطوير العمل المصرفي.

مع العلم أن البيانات الواردة في الاستبانة هي لأغراض البحث العلمي فقط.

وتفضلوا بقبول فائق الشكر والتقدير.

الباحث
مصطفى مراد

أولاً : بيانات عامة

1. اسم المصرف الذي أتعامل معه : ....

2. الجنس :

☐ ذكر ☐ أنثى

3. العمر :

☐ أقل من 25 سنة ☐ من 25 إلى أقل من 35 سنة ☐ من 35 إلى أقل من 45 سنة
☐ من 45 إلى أقل من 55 سنة ☐ 55 سنة فأكثر

4. المستوى التعليمي :

☐ ثانوية عامة فأقل ☐ دبلوم ☐ بكالوريوس ☐ ماجستير ☐ دكتوراه

5. المهنة :

☐ موظف ☐ تاجر ☐ رجل أعمال ☐ مهنة حرة ☐ عامل ☐ أخرى

6. سنوات تعاملي مع هذا المصرف :

☐ أقل من 5 سنوات ☐ من 5 إلى أقل من 10 سنوات ☐ من 10 إلى أقل من 15 سنة
☐ من 15 إلى أقل من 20 سنة ☐ 20 سنة فأكثر

7. أتردد على المصرف :

☐ يومياً ☐ أسبوعياً ☐ شهرياً ☐ نصف سنوي ☐ سنوي

ثانياً : البيانات الخاصة بالتعامل مع المصرف

- **نية تغيير المصرف**

الرقم	البند	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
10	أنوي تغيير هذا المصرف					
11	الاحتمال كبير أن أحول لبنك آخر					
12	لن أستمر بالتعامل مع هذا المصرف فيما بعد					

- **جودة الخدمة في المصرف**

الرقم	البند	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
	جودة المخرجات					
13	**إن المصرف :** يزود الخدمة في الموعد المحدد					
14	يؤدي الخدمة بشكل صحيح من أول مرة					
15	يؤدي الخدمة بشكل سلس					
16	ينجز الخدمة بشكل سريع					
17	يستجيب بفاعلية عند وجود مشكلة					
	تفاعل الموظفين					
18	**الموظفون في المصرف :** مستعدون لمساعدتي دائما					
19	لا ينشغلون بأعمال تعيقهم عن الاستجابة لطلباتي					
20	لديهم المعرفة للإجابة على استفساراتي					
21	يمتلكون اللباقة و المجاملة بالنسبة لي					
22	تصرفهم يغرس الثقة في النفس					
23	يتفهمون احتياجاتي الخاصة					
	جودة البيئة المادية					
24	**المباني والتجهيزات :** مباني المصرف جذابة و مريحة					

25	الأجهزة والمعدات حديثة					
26	تكييف الهواء متوفر					
27	الأثاث متوفر ومريح					

- **السعر في المصرف**

الرقم	البند	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
28	عمولة الشيكات مناسبة					
29	معدلات الإقراض مناسبة					
30	معدلات الادخار مناسبة					
31	أسعار الخدمات الأخرى مناسبة					

- **التزام المصرف مع الزبائن**

الرقم	البند	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
32	**إن المصرف :** يحافظ على علاقة دائمة ومستمرة معي					
33	يزودني بكافة المعلومات المفيدة عن خدماته					
34	يمنحني منافع خاصة كوني زبون جيد					
35	مرن في تكييف عروضه لي					
36	ملتزم معي كوني زبون له					

- **غضب الزبائن**

الرقم	البند	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
37	**<u>حديثاً في المصرف</u> :** انتظرت طويلا لخدمة ما، مما أغضبني					
38	تعاملت مع موظف غير مسئول وغير مـــؤدب، مما أغضبني					
39	تم ارتكاب خطأ حرج في معاملة مهمـــة، ممـــا أغضبني					
40	حدث" حرج" آخر أغضبني					

- **مشاركة الزبائن في اتخاذ القرار للتعامل مع المصرف**

الرقم	البند	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
41	**<u>في البداية، اخترت هذا المصرف بناءً على</u> :** عناية واهتمام					
42	جودة الخدمة					
43	الأسعار المنافسة					
44	العروض المميزة					
45	الصورة والسمعة					
46	مقارنة مسبقة مع البنوك الأخرى					

- **تكاليف تغيير المصرف**

الرقم	البند	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
47	**إن تغيير هذا المصرف :** يكلفني هدر للوقت في البحث عن معلومـــات عـــن بنوك أخرى					
48	يستهلك جهد كبير لتقرير التعامل مع أي بنك آخر					
49	يكلف خسارة مالية					
50	يفقدني علاقات شخصية					

- **البدائل الجذابة الأخرى**

الرقم	البند	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
51	**أُدرك وجود بنوك أخرى تقدم :** الخدمة بشكل أفضل					
52	أسعار أقل					
53	عروض أفضل					
54	شروط أخرى أفضل					

"Direct and Moderating Factors Affecting Customer Switching Intentions in Banking Sector"

Firstly : General Data

3. My bank name : …………………………..

4. Gender :

☐ Male ☐ Female

5. Age :

☐ Less than 25 years ☐ From 25 to less than 35 years ☐ From 35 to less than 45 years ☐ From 45 to less than 55 years ☐ 55 years and more

4. Educational level :

☐ High school and Less ☐ Diploma ☐ Bachelor ☐ Master ☐ Ph. D.

5. Career :

☐ Employee ☐ Trader ☐ Business-man ☐ Professional ☐ Worker ☐ Others

6. Years of dealing with my present bank :

☐ Less than 5 years ☐ From 5 to less than 10 years ☐ From 10 to less than 15 years ☐ From 15 to less than 20 years ☐ 20 years and more

7. I visit the bank :

☐ Daily ☐ Weekly ☐ Monthly ☐ Semi annually ☐ Annual

Secondly : Data Specific to the Dealing with the Bank

- **Consumer Switching Intention (Dependant Variable)**

NO.	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
10	I intend to switch this bank					
11	The likelihood of me switching to another bank is high					
12	Next time, I would not continue to deal with this bank					

- **Service Quality**

NO.	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	Outcome Quality					
13	This bank : Provides the service on time					
14	Performs the service right the first time					
15	Performs the service smoothly					
16	Complete the service promptly					
17	Responded efficiently, when I have had a problem					
	Interaction Quality					
18	Employees of this bank : Always willing to help me					
19	Never too busy to respond to my requests					
20	Have the knowledge to answer my questions					
21	Constantly courteous to me					
22	Instill confidence in myself					
23	Understand my specific needs					
	Physical Environment Quality					
24	Buildings and facilities : Bank buildings are attractive and comfortable					
25	The bank has modern-looking equipment					
26	Air conditioning is available					
27	Furniture is available and comfortable					

- **Prices**

NO.	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
28	Checking fees are suitable					
29	Loan rates are suitable					
30	Saving rates are suitable					
31	Prices of other services are suitable					

- **Bank Commitment**

NO.	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
32	The bank : Maintains a frequent and constant relationship with me					
33	Provides me full and useful information about its services					
34	Gives me special benefits for being a good customer					
35	Flexible in adapting its offer to me					
36	Committed to me as a customer					

- **Anger Incident**

NO.	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
37	Recently in the bank : I have waited too long for a service that angered me					
38	I have dealt with unresponsive or impolite employee that angered me					
39	A critical mistake has been occurred in an important transaction that angered me					
40	I have had another critical incident with this bank that angered me					

- **Involvement of Customer in Decision Making**

NO.	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
41	<u>At first, I chose this bank building on :</u> Care and attention					
42	Service quality					
43	Competitive price					
44	Preferred offers					
45	Image and reputation					
46	Previous comparison with other banks					

- **Switching Costs**

NO.	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
47	<u>If I switched this bank :</u> I would have to waste time in searching for information about other banks					
48	I would consume much effort in deciding which other bank to deal with					
49	I would have financial loss					
50	I would lose personal relationships					

- **Alternative Attractiveness**

NO.	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
51	<u>I am aware of other banks that offer</u> : Superior service quality					
52	Lower price					
53	Preferred offers					
54	Better other conditions					

APPENDIX B

QUESTIONNAIRE REFEREES

REFEREES

1. Dr. Majed M. El-Farra. Professor, Business Administration. The Islamic University- Gaza.

2. Dr. Yousif H. Ashour. Professor, Business Administration. The Islamic University- Gaza.

3. Dr. Sameer K. Safi. Associate Professor, Statistics. The Islamic University- Gaza.

4. Dr. Hamdy Sh. Zoorip. Associate Professor, Cost Accounting. The Islamic University-Gaza.

5. Dr. Issam M. Buhaisi. Associate Professor, Accounting and Finance. The Islamic University-Gaza.

6. Dr. Sami A. Abu Al Roos. Assistant Professor, Human Resources. The Islamic University- Gaza.

7. Dr. Yousef A. Bahar. Assistant Professor, Organizational Behavior. The Islamic University- Gaza.