

# Why Customers Switch the Service Provider? A Critical Issue

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## Abstract

Intention to switch from one service provider to another, leads to switching behavior, which results in the decrease of profits of the company. Switching behavior helps in creating relationship between consumer and producer. This study uses the theory of planned behavior to develop a unifying framework for understanding the factors that influence consumers' switching behaviors. An empirical investigation tested the proposed model with data from 1051 customer who used the service of travel agencies. Results indicate that the theory of planned model fits the data well. Perceived behavior control, attitude toward the switching, and subjective norms all significantly influence switching intentions. Perceived behavior control also significantly influence switching behavior.

**Keywords:** service provider, Theory of planned behavior, switching behavior, customer's expertise

## Introduction

Firm managers' understanding of their customers is essential to stop them from switching to another brand or company. According to Dibb and Meadows (2001), relationship marketing has been one of the best approaches that are probable to meet with a lot of interest with respect to switching behavior. When customers abandon one service provider for another it means customer switching or swapping (Garland, 2002). Complete or fractional understanding can exist as explained by Stewart, 1998; Colgate and Hedge, 2001. In complete switching, customers shut all their businesses and accounts and move entirely too some other service provider, (Bolton and Bronkhorst, 1995; Boote, 1998), it is easy to detect. However, on the other hand Partial defection is understood to be partial loss in customer's business and is difficult to point out than total defection (Siddiqui, 2011)

Consumers' switch has a devastated impact on market share and profitability (Keaveney, 1995; Rust & Zahoril, 1993). What's worse, negative word of mouth is often spread by these unsatisfied customers (Bansal, Taylor, & James, 2005). Diminished consumer loyalty has been making customer retention a very important issue (Burnham, Frels, & Mahajan, 2003). To keep the current customers, firms need to know why the consumer switches.

Switching behavior has been studied in various areas such as banking service (e.g. Bansal & Taylor 1999, 2002; Bell, Auh, & Smalley, 2005; Chiu, Hsieh, Li, & Lee, 2005), online shopping and online auctions (Balabins, Reynolds, & Simintiras, 2006, Gruen, Osmonbekov, & Czaplewski, 2006; Weinberg & Davis, 2005; Zauberman, 2003), hair styling service (Bansal et al., 2005; Jones, Mothersbaugh, & Beatty, 2002; Patterson & Smith, 2003), auto repair services (Bansal, Irving, & Taylor, 2004; Bansal et al., 2005; Keaveney, 1995), and leisure choice (Ajzen, 1991; Ajzen & Driver, 1992; Lam & Hsu, 2006; Lee & Cunningham, 2001; Patterson & Smith, 2003; Wong & Kwong, 2004; Zauberman, 2003).

From these aforementioned studies, factors that might influence consumers' switching behavior include service quality failures (e.g. Keaveney, 1995; Lin & Mattila, 2006 ), switching costs (e.g. Balabinis et al., 2006 ; Burnham et al., 2003; Chiu et al., 2005), attitude towards switching, subjective norms and prior switching behavior (e.g. Bansal & Taylor, 2002; Bansal, et al.,2004; Bansal, et al., 2005; Lam & Hsu, 2006), customer expertise (e.g. Bell et al., 2005; Capraro, Broniarczyk, & Srivastave, 2003 ; Sharma & Patterson, 2003), and variety seeking (e.g. Bansal, 2002; Lin & Mattila, 2006 ).

In tourism literature, research investigating switching behavior is mainly focused on the factors that influence tourist's intention to switch travel destination (e.g., Jang & Fang, 2007; Gallarza & Saura, 2004) and less on tourist's intention to switching travel agencies. The experice good characterist would emphasize the important of switching behavior. Based on these reseasons the travel agency was chosen for this study. Furthermore, the theoretical discussion on switching behavior has been limited. The purpose of study is to integrate previous findings into a more comprehensive theory.

Theory of planned behavior (TPB) has been widely used to explain the intention of an individual (Ajzen, 1985; Ajzen, 1991; Conner, Warren & Close, 1999; Lam & Hsu, 2006). We draw from TPB to explain consumers' intention to switch travel agent. Previously identified factors are categorized into three groups consistent with three antecedents of behavior intention: subjection norm, attitude toward behavior, and controllability.

In marketing, the switching costs has received the much attention, the other switching predictors (such as attitude toward the switching and subjective norms) have not received as much attention as switching costs (Bansal, et al., 2005). At present, the tourism literature lacks comprehensive model of travel agency switching. Thus, in this study, we use the theory of planned behavior that integrated the variables that investigated by prior researchers.

The purpose of this study is to explore the factors that influence customer to switch the travel agencies, not only included switching costs, but also included attitude toward the switching and subjective norms, etc. This article uses the theory of planned behavior (TPB) to explain why customers switch. Another purpose of this research is to help managers and researchers understand service switching from the customer's perspective.

## Literature Review

### ***The Theory of Planned Behavior***

Theory of planned behavior (TPB) postulates three conceptually independent determinates of intention. The first is the attitude toward the behavior and refers to the degree which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question. The second predictor is a social factor termed subjective norm; it refers to the perceived social pressure to perform or not to perform the behavior. The third antecedent of intention is the degree of perceived behavior control, it refers to the perceived ease or difficulty of performing the behavior and it is assumed to reflect past experience as well as anticipated impediments and obstacles (Ajzen, 1991).TPB postulates a set of relations among attitude, subjective norm, perceived behavioral control, and behavioral intention (Lam & Hsu, 2006).

A considerable amount of TPB research has been concentrated in the health field (Kidwell & Jewell, 2003), such as research on recreational activity (beach, jogging, mountain climbing, boating and biking) (e.g., Ajzen & Driver, 1992; Chatzisarantis, Hagger, Smith, & Sage, 2006).

In sum, the theory of planned behavior provides a useful framework for understand how attitudes, subjective norms, and behavioral control should combine to influence both planned and realized behavior (Bansal & Taylor, 1999).

### ***Perceived Behavior Control***

Perceived behavior control refers to the perceived ease or difficulty of performing the behavior and it is assumed to reflect past experience as well as anticipated impediments and obstacles (Ajzen, 1991).Perceived behavior control is that people have the necessary resources, abilities, and opportunities to perform such behavior (Ajzen, 1985; Conner, Warren, & Close, 1999; Lam & Hsu, 2006). People's behavior is strongly influenced by their confidence in their ability to perform it (i.e., by perceived behavior control) (Ajzen, 1991; Bandura, 1997, 1986). Researchers (e.g., Manstead & van Eekelen, 1998; Sparks & Shepherd, 1992) have begun to address weaknesses in the operationalization of PBC by suggesting a dimensionalization of the single PBC construct into dichotomized components, internal and external control (Conner & Armitage, 1998; Kidwell & Jewell, 2003). Specifically, a behavior may be perceived as being within an individual's control based on factors that are either internally or externally oriented (Kidwell & Jewell, 2003). In the following, the external control behavior and internal control behavior will be discussed respectively.

### ***Perceived Switching Costs***

In a service switching context, externally control behavior as perceived switching costs. These conditions would suggest that even if a customer intended to switch service providers, there may be issues beyond the customer's control that prevented him or her from doing so. In the services marketing literature, these issues are often referred to as perceived switching costs (Balabnis et al., 2006; Bansal & Taylor, 2002; Burnham et al., 2003; Chiu et al., 2005; Jones et al., 2000).

Perceived switching costs are the one time costs that customers associate with the process; they need not be incurred immediately upon switching. Perceived switching costs included: procedural switching costs, financial switching costs and relationship costs (Balabnis et al., 2006; Burnham et al., 2003; Chiu et al., 2005). In other words, perceived switching costs are customer perceptions of the time, money and effort associated with changing service providers (Balabnis et al., 2006; Jones, 2000). Thus, as perceived switching costs increase (and PBC decreases), a strong intention to switch may be encumbered (Bansal & Taylor, 2002). Hence,

H1. Switching intentions can be expected to be influenced by the consumer's perceived behavioral control. That is, the lower the perceived switching costs, the stronger should be the consumer's intention to switch travel agencies.

H1a. The perceived financial switching costs is negatively to the switching intention.

H1b. The perceived relationship switching costs is negatively to the switching intention.

H1c. The perceived procedural switching costs is negatively to the switching intention.

### ***Customer Expertise***

In the service switching setting, internally control behavior is often referred to as customer expertise (Bell et al., 2005; Capraro et al., 2003; Moorman, Diehl, Brinberg, & Kidwell, 2004). Tourism expertise represents a customer's accrued knowledge about how a product should perform and general understanding (Bell et al., 2005).

Tourism expertise represents a customer's accrued knowledge about how a tourism product should perform and a general understanding of the average performance of similar brands category (Sharma & Patterson, 2000). This suggests that tourism expertise is a broader concept than knowledge obtained from the relationship with a particular travel agency. (Bell et al., 2005).

Level of objective knowledge about alternatives is defined as the number of instances of accurate information about alternatives (e.g., product features) stored in memory. Level of subjective knowledge (Brucks 1985; Park, Morrman et al., 2004) is defined in terms of how much individuals perceive they know about alternative (Capraro et al., 2003; Morrman et al., 2004).

Increases experience and accordant increases in customer expertise leads to an enhanced ability to evaluate service information and draw conclusions about performance relative to competing alternatives (Alba & Hutchinson, 1987; Bell et al., 2005). Consumer with low expertise will have difficulty assessing service quality (Sharma & Patterson, 2000). Inexperience customers typically perceive higher risk in decision making (Bell et al., 2005; Heilman, Bowman, & Wright, 2001). Since expert consumer would have requisite skill to tell a good travel agency and be more confident in make such a decision. Thus, as customer expertise increase (and PBC increases), a strong intention to switch may be encouraged (Bansal & Taylor, 2002). Thus,

H2. Switching intentions can be expected to be influenced by the consumer's perceived behavioral control. That is, the higher customer expertise, the stronger should be the consumer's intention to switch travel agencies.

H2a. The subjective customer expertise is positively to the switching intention.

H2b. The objective customer expertise is positively to the switching intention.

According to the theory of planned behavior, perceived behavioral control can effect behavior in two ways. It can indirectly influence behavior through the intention to perform behavior, and it may have a direct influence on the behavior (Bansal & Taylor, 1999). Hence, Hypotheses 3 and 4:

H3. Switching behavior can be expected to be influenced by the consumer's perceived behavioral control. That is, the lower the perceived switching costs, the stronger should be the consumer's behavior to switch travel agencies.

H3a. The perceived financial switching costs is negatively to the switching behavior.

H3b. The perceived relationship switching costs is negatively to the switching behavior.

H3c. The perceived procedural switching costs is negatively to the switching behavior.

H4. The higher customer knowledge, the stronger should be the consumer's behavior to switch travel agencies.

H4a. The subjective customer knowledge is positively to the switching behavior.

H4b. The objective customer knowledge is positively to the switching behavior.

### ***Service quality as an antecedent of the attitude toward the switching***

Bansal and Taylor (1999) found that service quality is the antecedent of the attitude toward the switching. Perceived service quality has been conceptualized as a general attitude (Bansal & Taylor, 1999). We define service quality according to its two forms identified by Gronroos (1983) and Bell et al., (2005). The first is functional service quality, it refers to the nature of the interaction between the service provider and customer and the process by which the core service is delivered (Bell et al., 2005; Gronroos, 1983). The second is technical service quality, it refers to the quality of the service output (Bell et al., 2005; Sharma & Patterson, 2000).

The two dimensions of service quality (functional service quality and technical service quality) have the potential to contribute differentially to customer attitudes and behaviors. Generally speaking, however, quality perceptions on both dimensions of service are likely to be positively associated with customers' attitudes toward the organization (Bell et al., 2005). Thus,

H5a. Functional service quality of the travel agencies will be negatively related to attitude toward the switching.

H5a-1. Functional service quality of personnel of the travel agencies will be negatively related to attitude toward the switching.

H5a-2. Functional service quality of tour manager will be negatively related to attitude toward the switching.

H5b. Technical service quality of the travel agencies will be negatively related to attitude toward the switching.

### ***Attitude toward the Switching***

Attitude toward the behavior refers to the degree which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question (Ajzen, 1991). In the service switching setting, attitude toward behavior has been expressed as attitude toward switching (Bansal & Taylor, 1999, 2002; Bansal et al., 2005).

In the context of tourism, attitudes toward the behavior can be viewed as a predispositions or feelings toward a vacation destination or service, based on multiple perceived products attributes (Lam & Hsu, 2006;

Montinho, 1987). The theory of planned behavior suggests a role of general attitudes in the determination of behavior (Bansal & Taylor, 1999). Further more; Bansal and Taylor (1999) found that service quality is the antecedent of the attitude toward the switching.

Generally, the more favorable the attitude to the behavior in question, the stronger an individual's intention to perform the behavior should be (Ajzen, 1991; Ajzen & Fishbein, 1980; Ajzen & Driver, 1992). Therefore,

H6. Switching intentions can be expected to be influenced by the consumer's attitude toward switching. That is, the more favorable the attitude toward the switching, the stronger should be the consumer's intention to switch travel agencies.

### ***Subjective Norms***

Subjective norm refers the perceived social pressure to perform or not to perform the behavior (Ajzen, 1991). Any person or group served as a reference group could exert a key influence on an individual's beliefs, attitudes, and choices (Montinho, 1987) because an individual may conform to his/her referent group(s). Such conformation is subjective norm, and it consists of concepts or generalizations which guide behaviors (Lam & Hsu, 2006).

Several studies (e.g., Lam & Hsu, 2006; Montinho, 1987; Wong & Kwong, 2004) have used reference group/ word-of-mouth to represent subjective norms. With the ubiquity of internet, subjective norms can exert its influence from two different channels. To underlie the importance of the Internet, the term "word-of-web" was used to represent the subjective norms exerted solely from the Internet.

### ***Word-of-Mouth***

In the service switching setting, social norms are often referred to as reference group or word-of-mouth (Bansal & Taylor, 1999, 2002; Bansal et al., 2005; Lam & Hsu, 2006; Wong & Kwong, 2004). Word-of-mouth (WOM) is an extremely important and influential source of information to consumers engaged in the buying decision process (Gilly, Graham, Wolfenbarger, & Yale, 1998; Maxham & Netemeyer, 2002; Srinivasan, Anderson, & Ponnavaolu, 2002; Weinberg & Davis, 2005).

In tourism literature, word-of-mouth involves traveling partners' opinions and interests; family's and friends' word-of-mouth recommendations (Wong & Kwong, 2004). Word-of-mouth is the exchange of oral or spoken messages between a source and a receiver concerning the purchase of a good or service (Ong, 1982) in real time and space (Stern, 1994; Weinberg & Davis, 2005).

Four information source categories were used to measure the importance of type of in forming impressions about selected destinations. The four information source categories included professional advice (tour operators, travel agents, and airlines); word-of-mouth (friends, relatives, and social clubs); advertisement (print or broadcast media); and books/movies/news (Baloglu & McCleary, 1999). Baloglu and McCleary, (1999) found that path analysis revealed that only word-of-mouth had significant path coefficients. Thus,

H7. Switching intentions can be expected to be influenced by the consumer's subjective norms. That is, the more negative the word of mouth, the stronger should be the consumer's intention to switch travel agencies.

### ***Word-of-Web***

Similar to WOM, research has shown that eWOM may have higher credibility, empathy and relevance to customers than marketer-created sources of information on the web (Bickart & Schindler, 2001; Gruen et al., 2006). The spirit of these expressions is fine at face value; however, technically, such information transmitted via the Internet is not word-of-mouth. To underlie the importance of the Internet, the term "word-of-web" was used to represent the subjective norms (exerted solely from the Internet).

Word-of-web is spread through a variety of electronic forms, such as e-mail, instant messaging, including chat rooms (Gelb & Sundaram, 2002), online community or discussion forums (Bickart & Schindler, 2002; Hagel & Armstrong, 1997), websites, including weblogs, review, and rating and reviews (Weinberg & Davis, 2005). Therefore,

H8. Switching intentions can be expected to be influenced by the consumer's subjective norms. That is, the more negative the word of web, the stronger should be the consumer's intention to switch travel agencies.

### ***Predicting behaviors from intentions***

A critical factor in TPB is an individual's intention to perform a particular behavior. The evidence for prediction of behavior from intentions can be found in the applications of TPB in several behavioral contexts (e.g., Ajzen & Driver, 1992; Bansal & Taylor, 1999, 2002; Ajzen & Fishbein, 1980). Therefore,

H9. Switching behavior can be expected to be influenced by the intention to switch travel agencies. That is, the stronger the consumer's intentions to switch travel agencies, the more likely they are to engage in switching behavior.

## Methodology

### Sampling and data collection

Survey data were collected from a convenience sample of 1500 respondents. A final sample of 1051 completed surveys was obtained, for a response rate of 70.07%. Approximately 46 percent of respondents were male, and the majority of respondents were between the ages 20 and 39 (80%). High school graduates composed 10.5 percent of the sample, 83 percent of respondents had college or university diploma and 6.3 percent had a graduate university degree.

There are 60 percent of the sample have ever used travel agency. Approximately 64 percent of the respondents, who used travel agency, ever switched travel agency. Approximately 52 percent of respondents can design their own tour itinerary. The results were shown in table1.

Table 1 Sample Characteristics

Item		Number	Percent
Gender			
	Male	480	45.67%
	Female	571	54.33%
Age			
	19 below	96	9.13%
	20~29	662	62.99%
	30~39	182	17.32%
	40~49	63	5.99%
	50~59	43	4.09%
	60 above	5	0.48%
Occupation			
	students	511	48.62%
	engineer	42	4.00%
	business	223	21.22%
	teacher	28	2.66%
	designer	30	2.85%
	information technology	23	2.19%
	director	20	1.90%
	labor	137	13.04%
	freelancer	22	2.09%
	others	15	1.43%
Annual individual income			
	200,000 below	589	56.04%
	200,000~400,000	195	18.55%
	400,000~600,000	123	11.70%
	600,000~800,000	51	4.85%
	800,000~1,000,000	36	3.43%
	1,000,000 above	57	5.42%
Education			
	High school graduate	110	10.47%
	2 years college- 4 years university	875	83.25%
	Graduate college	66	6.28%
How many times did you go abroad last two years?			
	0	608	57.85%
	1	228	21.69%
	2	130	12.37%
	3	39	3.71%
	4	17	1.62%
	5	12	1.14%
	6 above	16	1.52%
Have you ever used travel agencies?			
	Yes	629	59.85%
	No	422	40.15%
Have you ever switched travel agencies?			
	Yes	401	63.75%
	No	228	36.25%
Can you design your own tour itinerary?			
	Yes	547	52.05%
	No	504	47.95%

### Research framework

The 9 hypotheses are examined with data on services. The services chosen for the main study were travel

agencies; this service represents an “experience” service (Patterson & Smith, 2003). Experience services are those that customers can evaluate after some consumption (Hsieh, Chiu, & Chiang, 2005). The research framework is shown in figure 1.

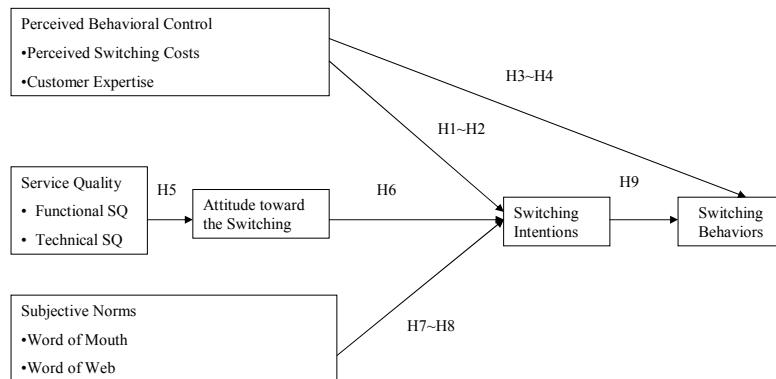


Fig.1. Research framework

### Measurement

The measurement used in this study is primarily from existing scales, adapted for the service contexts examined. The wording of scales was modified to suit the travel agencies. In the survey, we used a 5-point Likert-type scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

A perceived switching cost was measured with the 10-item scale used by Chiu et al., (2005); Bell et al., (2005); Bansal et al., (2005); and Burnham et al., (2003). The ten items used to measure perceived switching cost. Customer expertise was assessed with the scales of Bell et al., (2005), Capraro et al., (2003). The 10 items used to measure customer expertise. Service quality was measured with the 16 items scale used by Bansal and Taylor (1999), Bell et al., (2005) and Wong and Kwong (2004). The 16 items used to measure service quality. Attitude toward the behavior is operationalized as attitude toward the switching, which was measured using the scale of Bansal et al., (2005). The 7 items used to measure attitude toward the switching. Scale for word of mouth was based on Bansal et al., (2005); Bansal and Taylor (2002); Lam and Hsu (2006); Wang and Kwong (2004). The two items used to measure word of mouth. Word of web was measured with the 4-item scale used by Gruen et al., (2006). The four items used to measure word of web.

## Results

### *The customer expertise scores*

In this study, we used 8 items to test respondents' objective customer expertise. The answers that were judged correct were given the score of "1" and those that were incorrect were assigned the score of "0". The scores were then summed so that each respondent received an overall score for the "test." The resulting expertise scores ranged from 0 to 8, with a mean of 2.9348 and a median of 3. Based on a median split, subjects with expertise scores higher than 3 were categorized as experts while subjects with expertise scores less than 3 were categorized as novices. Approximately 36 percent of respondents were experts and 64 percent were novices.

### *Measurement model*

The measurement used in this study is primarily from existing scales, adapted for the service contexts examined. The wording of scales was modified to suit the travel agencies. Overall, the fit statistics of the LISREL analysis indicate that the TPB model provides a good fit to the data. The results of the CFA with factor loadings and t-values are summarized in table2.

Table 2 Confirmatory Factor Analysis

Construct	Items	Factor Loading	t-values
<b>Word-of-Mouth</b> ( $\alpha=0.83$ , AVE=0.72)	People who are important to me would approve of me switching	0.88	22.14
<b>Word-of-Web</b> ( $\alpha=0.76$ , AVE=0.58)	Internet is an important source of information for me	0.81	21.29
	CR=0.80, Interaction among internet users enhances my knowledge	0.81	21.08
	I can depend on the internet to provide answers to my questions	0.65	16.74
<b>Attitude toward Switching</b> ( $\alpha=0.92$ , AVE=0.55)	Switching from my travel agency to new one is a good idea	0.66	15.24
	useful	0.68	14.31
	wise	0.71	14.75
	pleasant	0.65	13.05
	desirable	0.70	14.81
	Switching from my travel agency to new one is an idea that I like	0.67	14.11
<b>Switching Intention</b> ( $\alpha=0.89$ , AVE=0.66)	The probability of me switching from my travel agency to new is	0.83	25.04
	likely	0.82	24.01
	probable	0.78	22.57
	certain	0.83	22.11
<b>Functional Service Quality –personnel</b> ( $\alpha=0.79$ , AVE=0.69)	The personnel of TA gives me personal attention	0.83	22.11
	The personnel of TA have my best interests at heart	0.83	22.11
<b>Functional Service Quality – tour manager</b> ( $\alpha=0.82$ , AVE=0.65)	Tour manager gives me personal attention	0.83	24.70
	Tour manager has my best interests at heart	0.84	25.23
	CR=0.90, I can share my thoughts with my tour manager	0.84	25.49
	Tour manager's service is good	0.82	24.48
	Tour manager is very resourceful	0.71	19.99
<b>Technical Service Quality</b> ( $\alpha=0.87$ , AVE=0.53)	TA performs well in sightseeing point's arrangement	0.82	24.04
	TA performs well in airline arrangement	0.90	27.70
	CR=0.84, Over all, TA's service to be excellent.	0.80	23.47
<b>Perceived Financial Switching Costs</b> ( $\alpha=0.74$ , AVE=0.71)	TA provides cumulative points programs	0.87	22.87
	CR=0.83, TA gives free gifts for regular transactions	0.82	21.46
<b>Perceived Relationship Switching Costs</b> ( $\alpha=0.82$ , AVE=0.70)	TA helps me resolve problems	0.83	24.87
	CR=0.83, TA asks my opinions about services	0.84	25.24
<b>Perceived Structural Switching Costs</b> ( $\alpha=0.82$ , AVE=0.65)	TA offers a variety of ways to get information more efficiently	0.83	25.04
	CR=0.85, TA provides me with news, study reports, or other information that I need	0.82	24.01
	TA provides services from other sources to resolve my problem	0.76	21.69
<b>Subjective Customer Expertise</b> ( $\alpha=0.85$ , AVE=0.65)	I possess good knowledge of TA	0.81	23.23
	CR=0.79, I am quite experience in TA area	0.80	22.94

Note: CR = composite reliability; AVE = average variance extracted

#### Results of hypothesis testing

The results of testing hypotheses 1 to 9 are discussed. H1a predicate that the perceived financial switching costs

is negatively to the switching intention. The regression coefficient was statistically significant( $\beta=-0.19$ ,  $t=-2.56$ ,  $p<0.001$ ), supporting H1a. H1b predicate that the perceived relationship switching costs is negatively to the switching intention. The regression coefficient was statistically significant( $\beta=-0.63$ ,  $t=-3.19$ ,  $p<0.001$  ), supporting H1b. H1c predicate that the perceived procedural switching costs is negatively to the switching intention. The regression coefficient was statistically significant( $\beta=-0.32$ ,  $t=-2.41$ ,  $p<0.001$  ), supporting H1c.

H2a predicate that the subjective customer expertise is positively to the switching intention. The regression coefficient was statistically significant ( $\beta=0.75$ ,  $t=6.71$  ,  $p<0.001$  ), supporting H2a. H2b predicate that the objective customer expertise is positively to the switching intention. The regression coefficient was statistically significant( $\beta=0.39$ ,  $t=6.47$  ,  $p<0.001$  ), supporting H2b.

H3a predicate that the perceived financial switching costs is negatively to the switching behavior. The regression coefficient was not statistically significant( $\beta=-0.04$ ,  $t=-1.21$ ,  $p<0.001$  ), not supporting H3a. H3b predicate that the perceived relationship switching costs is negatively to the switching behavior. The regression coefficient was not statistically significant( $\beta=-0.02$ ,  $t=-0.38$ ,  $p<0.001$ ), not supporting H3b. H3c predicate that the perceived procedural switching costs is negatively to the switching behavior. The regression coefficient was not statistically significant( $\beta=0.02$ ,  $t=0.25$  ,  $p<0.001$  ), not supporting H3c.

H4a predicate that the subjective customer expertise is positively to the switching behavior. The regression coefficient was statistically significant( $\beta=0.35$ ,  $t=4.49$  ,  $p<0.001$ ), supporting H4a. H4b predicate that the objective customer expertise is positively to the switching behavior. The regression coefficient was statistically significant( $\beta=0.46$ ,  $t=7.25$  ,  $p<0.001$  ), supporting H4b.

H5a-1 predicates that the functional service quality of personnel is negatively to the attitude toward switching. The regression coefficient was not statistically significant( $\beta=-0.03$ ,  $t=-1.22$  ,  $p<0.05$  ), not supporting H5a-1. H5a-2 predicate that the functional service quality of tour manager is negatively to the attitude toward switching. The regression coefficient was statistically significant( $\beta=-0.12$ ,  $t=-5.00$ ,  $p<0.001$ ), supporting H5a-2. H5b predicate that technical service quality is negatively to the attitude toward switching. The regression coefficient was statistically significant ( $\beta=-0.98$ ,  $t=-17.78$  ,  $p<0.001$  ), supporting H5b.

H6 predicate that the attitude toward switching is positively to the switching intention to the switching intention. The regression coefficient was statistically significant( $\beta=0.85$ ,  $t=13.67$ ,  $p<0.001$  ), supporting H6.

H7 predicate that the word- of-mouth is negatively to the switching intention. The regression coefficient was statistically significant( $\beta=-0.16$ ,  $t=-2.27$ ,  $p<0.001$  ), supporting H7.

H8 predicate that the word- of-web is negatively to the switching intention. The regression coefficient was statistically significant( $\beta=-0.21$ ,  $t=-3.63$ ,  $p<0.001$  ), supporting H8.

H9 predicate that the switching intention is positively to the switching behavior. The regression coefficient was statistically significant( $\beta=0.17$ ,  $t=2.43$ ,  $p<0.001$  ), supporting H9.

In summary, H1a, H1b, H1c, H2a, H2b, H4a, H4b, H5a-2, H6, H7, H8, H9 were supported, where H3a, H3b, H3c, H5a-1 were not.

## Conclusions

This study uses the theory of planned behavior to develop a unifying framework for understanding the factors that influence consumers' switching behaviors. An empirical investigation tested the proposed model with data from 1051 customer who used the service of travel agencies. Results indicate that the theory of planned model fits the data well. Perceived behavior control, attitude toward the switching, and subjective norms all significantly influence switching intentions. Perceived behavior control also significantly influence switching behavior. As hypothesized, technical service quality has a significant effect on one's attitude toward switching travel agencies. At the other hand, functional service quality of personnel not has a significant effect on one's attitude toward switching travel agencies. For the nonsignificant effect, it can be argued that the group package tour is the most popular model for Taiwan (Chen, 2006; Wong & Kwong, 2004). Thus, the customer interactions with personnel of travel agencies are much less than with tour manager. A customer's attitude toward switching appears to be an important determinant of a customer's intention to switch travel agencies, with higher levels of this factor being associated with higher propensity to switch travel agencies. Subjective norms have a significant effect on one's switching intention to travel agencies. As hypothesized, word-of-mouth and word-of-web both have a significant effect on one's switching intention to travel agencies. Perceived behavior control has a significant effect on one's intention to switch travel agencies. As hypothesized, perceived switching costs did have a significant effect on one's switching intention to travel agencies. The two dimensions of customer expertise both have a significant effect on one's switching intention to travel agencies. As hypothesized, customer's intention to switch travel agencies has a significant impact on their switching behavior. Perceived behavior control did have a significant effect on customer's switching behavior. The two dimensions of customer expertise both have a significant effect on one's switching behavior, showing both components of customer expertise succeed to influence the behavior directly.

Three factors of perceived switching costs did not have a significant effect on one's switching behavior.

For this nonsignificant effect, it can be argued that a direct effect of perceived switching costs can only be observed under a certain type of behaviors (Bansal & Taylor, 1999). Hence, in case of switching travel agencies, we are more likely to see only an indirect influence of perceived switching costs on switching behavior through switching intentions.

This model helps identify important factors that affect customers' decision-making process when they are faced with the decision of whether to switch their current travel agencies. (Bansal & Taylor, 1999). The results showed travel agencies must pay attention to both the functional and technical elements in their service offering in order to retain customer's loyalty. How a customer's significant others feel about him/ her switching play a very important role in affecting switching intention (Bansal & Taylor, 1999). Thus, the travel agencies can directly affect switching intention by stressing the role of significant others in the decision. As the results, customers who possess higher expertise are more likely to switching travel agencies. At the other hand, perceived switching cost can encompass factors such as financial switching costs, relationship switching costs and structural switching costs.

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