

Influence of satisfaction, fulfillment, and trust on consumer switching behavior for car service

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Abstract

The purpose of the research paper is to find, investigate and measure the factors which influence the consumer's decision to switch service provider of the car. The research paper aims to focus on building a theoretical model to explain the consumer's switching behavior. Work in this paper provides details views of the relationship among factors like fulfillment, privacy, satisfaction, trust, commitment, price value, alternative, social influence, switching cost which impact consumers switching behavior. A total of 500 randomly selected consumers were selected as sample and out of that 430 usable samples were used for further analysis. The structural equation modelling technique was used to establish the theoretical model. Finding indicate that the, fulfillment, satisfaction, trust, commitment emerge as a strong determinant of switching behavior. Social influence is the least significant factor among all factors. The study is limited to Ahmedabad city. Theoretical and particle implication of the findings are discussed.

Keywords: Switch intention, satisfaction, car service, trust, switching cost, SEM.



Introduction

Retaining the customer is one of the biggest challenges for any organization, be it service organization or product-based organization. It is more challenging for service based organization then the product-based organization. In India, the contribution of the service sector on GDP has increased year on year. As per the economic survey of 2016-2017. The service sector is the largest sector of India which contributing to the GDP. As per the Economic survey, 2017-18 automotive sector contributed almost 72.5% of GVA growth in 2017-18.

“Indian automobile sector is one of the largest in the world. The industry accounts for almost 8 percent of the country's GDP. In a global way, India automobile sector is largest three-wheeler

market, second largest two-wheeler market, tenth largest passenger car market, fourth largest tractor market, fifth largest commercial vehicle market, and fifth largest bus and truck market”(Mangesh and Jadhao,2016, P 2). These indicate that growing demand in passenger car has increased demand for the car service market.

As per the Ken Research “The estimated size of the passenger car service market is INR 40,000 corers (\$6 billion) plus. Car service market is classified into 3 categories organized single brand segment, organized multi-brand workshops and unorganized multiband. In terms of revenue, the larger chunks go to unorganized market which is 46%”. According to market research analysts, “car servicing business in India is expected is growing exponentially in the near future. In terms of revenue, car servicing industry is slated to be at 33000 cr. by 2020, up from present 20,000 cr. In this growth scenario, Multi-brand car service market to is poised for a growth from present 1% to 8% by 2020, hence posing a huge opportunity with its kitty of challenges in terms of easy availability of spare parts, cashless tie-ups with insurance companies and All in all, the future seems bright as these multi-brand workshops venture into newer territories”.

The car service provider is at the crossroad of meeting the technical challenges from car manufacture, increasing the consumer expectation and stiff competition. In order to meet the challenges, is required to understand why consumer switch their current car service provider, which are factors drives the decision of the consumer to change car service provider. Current research is focusing on finding the significant factors which drive consumer’s decision to switch current car service provider to another car service provider. The role of switching behavior in consumer research has reached its peak, and required to revisit is with measuring other factors, such as fulfillment, perceived value, risk etc.

The objective of the research is to systematically investigate the factors of consumers witching behavior. The second objective is to provide insight into the influencing factors which impact. The third objective is to provide a theoretical model for consumer switching intention.

Theoretical background

Consumer switching is a central concept across marketing researcher community. Service marketing is another branch which is emerged from marketing. “Using an evolutionary metaphor as a framework for their study, Fisk, Brown, and Bitner (1993) traced eleven years ago the evolution of the service marketing literature from its embryonic beginnings in 1953 until its maturity in 1993. They identify three stages in this evolution: Crawling Out (1953-79), Scurrying About (1980-1985), and Walking Erect (1986- 1993)” (Furrer and Sollberger, 2004, p.3). From a theoretical perspective, there are several theoretical models which are empirically tested among researcher. Two models which change the direction of service marketing are SERVQUAL model of (Parsuraman, 1988) which talks about service quality are another model which is (SPSM) service provider switching model (SPSM) of (Bansal, 1999).

After completing the extensive literature review fulfillment, privacy, satisfaction, trust, commitment, price value, alternative, and switching cost were included. These factors drivers the consumer decision to change the service provider.

Switching Intention

Consumer switching behavior theoretical model called “Service Provider Switching Model” was developed by (Bansal, 1995). Model is widely used across researcher in the domain of service marketing specifically in the domain consumer switching behavior (Nimako and Kumasi, 2012) and (Kaeveney and Parthasarthy, 2001) and (Bansal, 2005; Bhattachjee et al, 2012). An

exploratory study conducted to check the consumer switching behavior in service industries and found inconvenience, competitors, service failures are main factors which impact consumer to switch the current service provider (Keaveney, 1995). Cross culture view of consumer's switching intention has argued that cultural differences among service provider and consumer leads consumer to switch the consumer, study argued further that search costs; loss of social bonds; setup costs; functional risk; attractiveness of alternatives; and loss of special treatment benefits are other factors which impact consumers switching intention. A study conducted to check consumers switching intention for mobile service provider argued that switching cost and satisfaction is two most critical factors which impact consumer intention to switch the service provider (Lee, Lee, and Feick, 2001).

Fulfillment

Generally, fulfillment is defined as a promise provided by the service provider to a consumer on their product or service. It is the type of assurance that product or service will generate the output as per the promise and satisfied the consumer's requirement. The underlying meaning of fulfillment is will helps service provider and consumer to build the trust on each other. Thus fulfillment involved accurate fulfillment of product or service on-time delivery. Accuracy and reliability aspects are also tied with fulfillment. As per the (Parsuraman, 2005) accurate, on-time delivery of product and service is fulfillment. As per the (Santouridis et al, 2012) fulfillment is defined as the extent to which the promises are kept on keeping the availability to the customer. The promises which are made and negotiated on before the transaction are full filled is fulfillment but, the promises are accomplished in the fulfillment phase of the transaction (Meuter et al., 2000). Fulfillment has a quality dimension which has an impact on consumer satisfaction (Yang and Fang, 2004). A study conducted by the (Wolfenbarger and Gilly 2003) found the fulfillment is one of the strongest predictors of consumer satisfaction. The researcher further argued that fulfillment has the strongest effects on behavior intention. Fulfillment is one of the most significant factors among all other factors which predicts the consumer intention to repurchase from the website (Park and Kim, 2003).

Any shortage of fulfillment, delay, or gap arise between fulfillment and actual service will lead to customer dissatisfaction and due to that consumer may thing to switch their current service provider. Consistency in fulfilling's commitment increase trust and it will have an indirect impact on consumer switching behavior. Considering the above argument we are proposing

H1: Fulfillment influences consumer Switching Intention.

Switching Cost

Switching cost is generally defined as a direct, indirect cost that consumer is willing to pay in order to change current service provider (Porter, 1980). When the number of occurrences increased when the level of service goes down, consumer plan to switch their current service provider. Decreased level of service will impact the trust and relationship of the consumer with the service provider. All the factors which are costly and restrict consumer to switch to another service provider can be considered as switching cost (Willys, 2018). In the literature of marketing, it has been argued that that switching cost has an important role in defining marketing strategies to acquired consumers (Joseph and Joachim, 2009) and (Willys, 2018).

In literature, different research has measured the switching cost with a different dimension. One such study which has empirically test the relation of service quality, service loyalty and switching cost has measure switching cost from two dimensions. These dimensions are time and

psychological effort of the consumer. The researcher has argued that consumer needs to spend the time to get information about another service provider. Psychological efforts mean the mental efforts that consumer to put in dealing with a new service provider in order to avail the service (Dick and Basu, 1994; Wetzels, Bloemer, and Belgium, 1998). Another study which “In the literature, there is mainly three types of switching cost is mention procedural switching cost, financial switching cost, and relational switching cost” (Bumrah, Frels, and Mahajan, 2003,p.5). The element of risk is another dimension which motivates the consumer to not switch to another service provider (Sharma, Patterson, 2000).

Switching cost has a significant positive impact on consumer switching behavior as found by (Wetzel and Bolenmer, 1998). “Study conducted on consumer switching cost has found that switching cost explain 30 percent of the variance in the consumer intention to stay with current service provider” (Bumrah, Frels, and Mahajan, 2003, P.5). A study conducted to check the customer satisfaction switching cost and customer loyalty among mobile service provider has found that switching cost partially influence the consumer loyalty and behavioral intention(Willys,2018). A study conducted to check the professional services and consumer switch behavior found switching cost has a higher impact on consumer switch behavior (Sharma and Patterson, 2000). A study conducted to check the customer satisfaction among mobile phone service provider found that there is less signification effect of switching cost for the consumer. Study finds that In order to get better service consumers are ready to pay more cost for the services (Lee, Lee, and Feick, 2001).

H2: Switching cost influences consumer Switching Intention.

Trust

Trust is generally defined as a belief or expectation, or promise that the consumer can take from the service provider. The element of time and consistency of service is heavily involved in building trust between consumer and service provider. It also expected that service provider will not take advantages of its vulnerability. “From the business to consumer perspective trust is defined as the belief that allows the consumer to willingly become vulnerable to online retailers “(Fortes and Rita, 2016.P.2). In the literature of trust it suggest that there is positive relationship between trust and behavioral intention (Kim et al., 2009; Kim, Kim, & Park, 2010; Liao et al., 2011) and on online buying behavior (Dinev et al., 2006; Fortes and Rita, 2016).

H3 : Trust influence the consumers Switching Intention.

Satisfaction

Consumer satisfaction is post-purchase behavior. Consumer satisfaction is heavily researched and multi multifaceted construct and room for further research are required by adding more dimensions of services (Fornell and Werneldt, 1987; Fornell and Wernefelt, 1988; Anderson, Fornell and Rust, 1997). “Customer satisfaction is an effective reaction, which emerges as a response to a single or prolonged set of cognitive service encounters. Hence, customer satisfaction is a “post consumption”. (Foumaris, Dimitriadis, and Sathakopidos, 2010.p.3)

A study conducted to check the satisfaction, quality and behavior intention has found that satisfaction has a significant direct impact on consumer behavior intention (Baker and Crompton, 2000). It is argued that there is loyalty and satisfaction has significant impact on the behavior of the customer. Satisfaction with the after-sale service is frequently conceptualized as a dimension of customer satisfaction. The satisfaction judgment is related to all the experiences made with a certain supplier concerning his products, the sales process, and the after-sales service.

Satisfaction should be viewed as a judgment based on the cumulative experience made with a certain product or service rather than a transaction-specific phenomenon (E. W. Anderson, Fornell, & Lehmann, 1994; Bayus, 1992; Wilton & Nicosia, 1986).

Consumer decision to change the service provider has impacted satisfaction via service quality (Carlson and O’Cass, 2010). A study conducted to check consumer satisfaction among heritage tourism found that there is an indirect effect of experience on satisfaction (Chen and Chen, 2010). Satisfaction is of the most significant factor which impacts consumer behavior intention argued by (Gounaris, Dimniotriadis, and Vlasis, 2010). Some of the evidence from literature support that satisfaction has a more complex relationship with consumer switching intention, these relationship has direct and indirect effects (Lee and Lin, 2005). Recent literature adds another dimension is service process. An effective process will increase consumer satisfaction (Homburg and Mannheim, 2000).

H4: Satisfaction influences consumer Switching Intention.

Perceived Value

Perceived value is defined as the consumer’s overall assessment of the utility of a product (or service) based on perceptions of what is received and what is given (Zeithaml, 1988). Customer value is “the fundamental basis for all marketing activity” (Holbrook, 1994, p. 22). To date, an exact definition of customer value has been elusive to researchers. The ambiguity of customer value is well reflected in various definitions given by researchers.

The most widely cited definitions of customer value as “the consumer’s overall assessment of the utility of a product based on perceptions of what is received and what is given” (Zeithaml, 1988. p. 14). This definition is highly abstract and encompassing, implying that value judgments are something more than mere price-quality comparisons. Monroe’s (1990) definition gives a more concrete view of customer value, in that “buyers’ perceptions of value represent a tradeoff between the quality or benefits they perceive in the product or service.

Recent research suggests that perceived value may be a better predictor of repurchase intentions than satisfaction or quality (Cronin et al., 2000; Oh, 2000). Perceived value can be analyzed with either a self-reported, uni-dimensional measure (Gale, 1994) or a multidimensional scale (Petrick & Backman, 2002; Sheth, Newman, & Gross, 1991).

“Past studies have suggested that perceived quality and monetary price are two main antecedents of the perceived value of tourism services” (Duman and Mattila, 2005). Perceived value is an important antecedent to satisfaction and behavioral intentions (Cronin et al., 2000; Dodds, Monroe, & Grewal, 1991; McDougall & Levesque, 2000). The equity concept refers to customer evaluation of what is fair, right, or deserved for the perceived cost of the offering (Bolton & Lemon, 1999) and (Yang and Pterson, 2004).

H5: Perceived value influences consumer behaviour.

Available Alternative

Alternatives mean the options that consumer have for their services. When the consumer has alternative then consumer starts comparing their existing level of services with the available alternative service provider. The number of alternatives provided by the consumer. The consumer may stick to the current service provider as a consumer is not able to find any perceived benefit of switching service provider (Colgate and Lang, 2001).

There are the number of factors which influence consumers to switch behavior, these factors are

alternative service provider, loyalty, earlier service and support which are received (Roos, Edvardsson, and Gustafsson, 2004). Lack of trust is another factor which might impact the consumers do not switch to an available alternative (Bendapudi and Berry, 1997). Anderson and Narus (1990) also suggest that a consumer might be dependent on a service provider because of the lack of superior competition in the marketplace. The consumer is not able to get better services to the alternative service providers and due that they are not availing the alternative options.

H6: Available alternatives influences consumer Switching Intention.

Loyalty

Loyalty is a complex multidimensional construct to measure. “Loyalty is defined as “a deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future” (Oliver’s, 1999, p. 34). Recent literature of marketing studied loyalty from the attitude perspective, from this perspective it was measured on the basis of word of mouse, complain behavior and purchase intention(Yuy, Dean, 2001). The researcher has found there is a significant relationship between customer satisfaction and loyalty (Yuy, Dean, 200). A study conducted to check the perceived value, satisfaction, loyalty which will be moderated by switching cost has found the switching cost has a positive impact on customer loyalty. Use of loyalty construct in the consumer switching behavior is relatively low, but in another context of satisfaction, attitude, service quality is high (Carlson and O’Cass, 2010). In the context of brand loyalty (Iglesias, Singh, and Foguet, 2010) and (Sahay, and Sharma, 2010). It is interesting to check the relationship between loyalty and consumer switching behavior.

H7: Loyalty influences consumer Switching Intention.

Perceived Risk

Risk perception is the mental representation of a risk, it is the emotion of fear and prediction based on the fear. It defined as consumer’s belief about the potential uncertain, negative outcome come from the transaction. In other word risk associated with a probability associated with the activity. A consumer’s perception of “risk is derived from feelings of uncertainty or anxiety about the behavior and the seriousness or importance of the possible negative outcomes of that behavior” (Slade, Dwivedi, Piercy and Williamns, 2015). “In the literature of marketing various type of risk is identified, such as financial risk, product risk, and information risk”, (Kim, Ferrin and Rao, 2008.p.5). There few more dimensions of risk which are empirically tested to check consumer behavior towards mobile banking. These dimensions are performance risk, time risk, and psychological risk (Chen, 2009). In the present study, we have considered the performance risk. From the consumer perspective perceived risk influence consumers behavior (Kim, Ferrin and Rao, 2008). In the case of car services, there is an element of time attached to the services. For example, time consumed by the service provider to provide services, the effectiveness of service. Consumer required time to check the effectiveness of service.

H8: Perceived risk influences consumer Switching Intention.

Research methodology

Sample

The ideal sample for the study is the consumer who has a car. The sample respondent was drawn from the Ahmedabad city. Ahmedabad city is one of the highest automotive repair and services station. Respondent was selected on the basis of convenient sampling, convenient sampling

helps to get a large pool of respondents in a relatively short time (Hair et al., 2006). Required care was taken to ensure that the respondent was representative of the total population. There are four demographic question age, gender, income, and education. Other questions related to car service was also asked: "Whether the car is under the free service contract or not".

Instrument design and data collection

Relevant literature on consumer switch behavior was reviewed. On the basis of literature constructs and items of the construct were considered for the study. Scale for fulfillment, privacy, price value, loyalty, were adopted (Parsuraman, 2005). Switching intention (Ajzen and Fishbein, 1980; Fulltron, 2005; Hussain, 2014) switching cost (Willys, 2018), available alternative (Ping, 1993; Jones, Mothersbaugh and Beatty, 2000), social influence (Venkatesh et al., 2012) satisfaction (Belanche, Casalo and Guinaliu, 2012; Severt, 2002; Janda et al., 2002; Brockman, 1998; Smith and Barclay, 1997).

All items of scales are measured on a scale of 1 to 5 where 1 is strongly disagree and 5 strongly agrees. Considering the context of the study fulfillment, available alternative, social influence, and satisfaction items were changed from the context of the study.

The ideal sample for the study consist of an adult who has a car which is out of free car service duration. The survey instrument was tested among 50 respondents, who have a car, which is out free service period of the car. Input from two car service provider was incorporated into the instrument. Required changes in the words and, length of the question were incorporated into the instrument.

Data collection

All the sample were collected using the draft questionnaire. As per (Zikmund, 2000) drafted questionnaire has a higher response rate compared to the online questionnaire. Data was collected using convenient sampling. Total 670 samples were collected. After removing missing values form the responses, 590 usable samples were used for further analysis of data. Overall responses rate is 88% which is well above the expected level (Baruch, Brooks, and Holtom, 2008; Crimp and Wright, 1995).

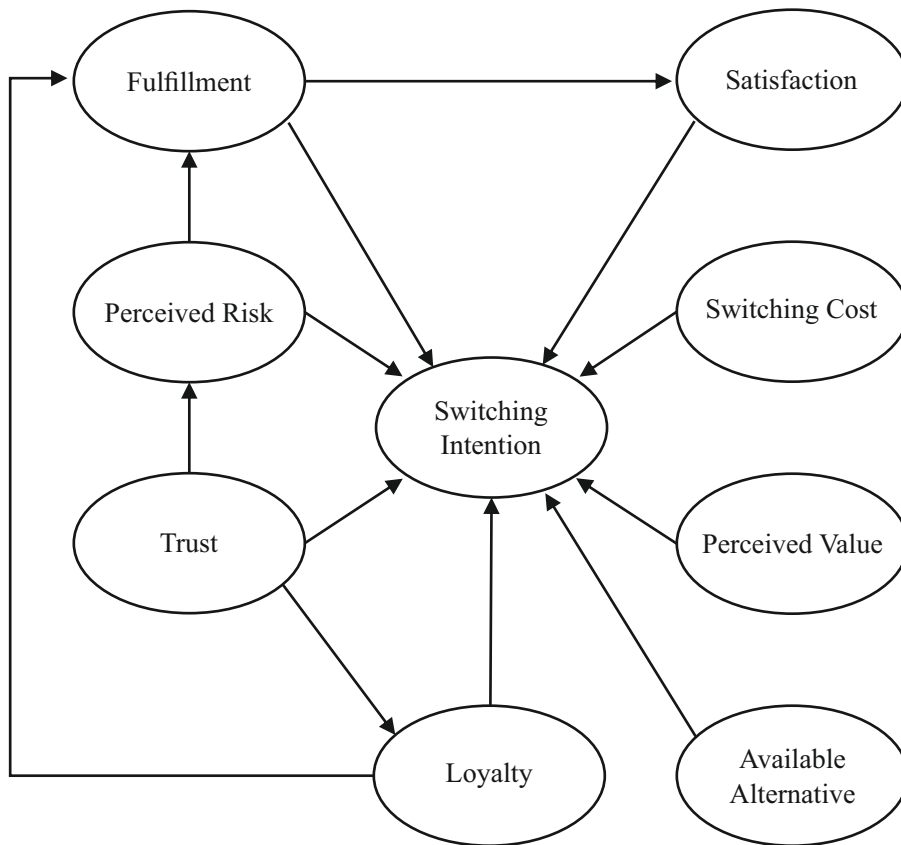
The demographic profile of data

Total male respondent among all respondent was 414 70.6% and female respondent was 172 which is 29.3 5 of the total respondent. In terms of age 33 percentage of the population were between the age group of 18-23, 25 percentage of the age group is between 23 to 29 years of age. 28 percentage of the population is between the age group of 30 to 34 years and 10 percentage of the population's age between 35-44 and 5 percentage of the population's age is above 45 years. Out of total respondent, 7 percentage respondent has education up to schooling, 22 percent of respondents have graduated, 35 percent of respondents were posted graduation, 33 percentage of respondent hold master degree and 3 percentage of respondent was a doctorate. In terms of occupation 9 percentage of respondent was students, 22 percentage of the population has government services, 51 percent of the respondent has private services, 13 percent of the respondent has their own business, 3 percent of respondent were self-employed 3 percent of respondent were a pensioner.

Table 1 Frequency Distribution for respondent's Demographics

Demographics Characteristics N=590	Respondent	Valid Percentage
Gender		
Male	437	74.6
Female	149	25.4
Age		
18-23	192	32.8
23-29	145	24.7
30-34	163	27.8
35-44	56	9.6
>45	30	5.1
Education		
Up to schooling	40	6.8
Graduation	127	21.7
Post-Graduation	207	35.3
Masters	196	33.4
Ph.D	16	2.7
Occupation		
Student	50	8.5
Government Service	130	22.2
Private Service	296	50.5
Business	74	12.6
Self Employed	16	2.7
Pensioner and others	20	3.4

Research model



Data Analysis

Structural Equation Modeling was used to analyze the data. Earlier researchers have recognized the potential of SEM in distinguishing measurement and structural models, and taking measurement error into consideration (Henseler, Ringle, and Sinkovics, 2009). Structural equation modeling has two stages of analysis first stage confirmatory factor analysis, validity and reliability of measured items are carried out. In the second stage, path analysis was carried out which test the relationship between constructs. AMOS version 20 was used to perform SEM as it gives multiple indicators of latent variables (Schierz, Schilke and Wirtz, 2010). The statistical tool SPSS 22.0, a well-known measurement tool, used to evaluate the reliability and validity of the study construct

Reliability and Validity

Confirmatory factor analysis was carried out on Satisfaction, fulfillment, switching cost, switching intention, loyalty, price value, available alternative, social influence, trust, and satisfaction. Convergent validity shows that each factor can be reflected by its own items or not (Gefen, Straub, & Boundreau, 2000). Five items from the switching intention (SI1, SI2, SI6, SI7, and SI8) removed due to poor loading.

Table 2 which is mention below reflects the results of standardized item loading, t-value, Average variance extracted (AVE), composite reliability (CR), and Cronbach's Alpha value. As shown in the table most item loadings were greater than 0.7 and significant at .001. All AVE, CRs, and Alphas exceeded the recommended threshing hold value of 0.5, 0.7 and 0.7 respectively (Bagozzi & Yi 1988; Gegen et al., 2000; Nunnalluy, 1978). This shoes good convergent validity and reliability. Discriminate validity reflects whether two factors are statistically different or not (Gegen et al., 2000). As mention in Table 3, for each factor, the square root of AVE was higher than correlation coefficients with other factors, thus scale has a good level of discriminant validity.

Table 2 Reliability of Scale

Variables	Items	Standardized Estimate	Cronbach's α	CR	AVE
Available Alternative	AA1	0.76	0.8	0.8	0.5
	AA2	0.70			
	AA3	0.73			
Fulfillment	FUL1	0.75	0.9	0.9	0.6
	FUL2	0.73			
	FUL3	0.79			
	FUL4	0.73			
	FUL5	0.74			
Loyalty	LY1	0.87	0.8	0.9	0.6
	LY2	0.83			
	LY3	0.88			
	LY4	0.82			
	LY5	0.64			
	LY6	-0.03			
Perceive Risk	PRI1	0.81	0.8	0.8	0.6
	PRI2	0.67			
	PRI3	0.79			
Price Value	PV1	0.82	0.8	0.8	0.5
	PV2	0.71			
	PV3	0.67			
	PV4	0.65			
Satisfaction	SAT1	0.78	0.8	0.8	0.5
	SAT2	0.69			
	SAT3	0.70			

	SAT4	0.70			
	SAT5	0.64			
Switching Cost	SC1	0.77	0.8	0.8	0.5
	SC2	0.72			
	SC3	0.78			
	SC4	0.69			
Switching Intention	SI3	0.70	0.8	0.7	0.5
	SI4	0.75			
	SI5	0.58			
Trust	TRU1	0.82	0.9	0.9	0.5
	TRU2	0.72			
	TRU3	0.73			
	TRU4	0.71			
	TRU5	0.70			
	TRU6	0.60			

Structural model

The structural model was estimated to confirm the linkages between the latent variables (Byrne, 2013). on all independent variables, fulfillment, perceive risk, satisfaction, trust, loyalty, price value, available alternative, social influence, switching cost, and switching intention. Below mention table provides details on the supported hypothesis. Model fit assessment is mention below. Price value was significantly predicted the switching intention ($\beta = 0.10$, $P \leq 0.001$), switching cost was significantly predict the switching intention ($\beta = 0.18$, $P \leq 0.001$), trust is strongest positive determinants of switching intention ($\beta = 0.25$, $P \leq 0.001$), switching intention was second strongest positive determinants of switching intention ($\beta = 0.24$, $P \leq 0.001$). Satisfaction another positive determinants of switching intention ($\beta = 0.19$, $P \leq 0.001$). thus it supports (H1, H2, H3, and H4). Perceived risk, loyalty, and fulfillment are negatively affected behavior intentions, so this hypothesis (H5, H6, and H7) are not supported. Trust has direct impact on perceived risk ($\beta = 0.80$, $P \leq 0.001$), and loyalty with ($\beta = 0.24$, $P \leq 0.001$). Trust had indirect impact on loyalty ($\beta = 0.60$, $P \leq 0.001$), fulfillment has direct impact on perceived risk with ($\beta = 0.61$, $P \leq 0.001$), and loyalty ($\beta = 0.69$, $P \leq 0.001$) and satisfaction ($\beta = 0.82$, $P \leq 0.001$). Thus hypothesis H8 to H11 are supported.

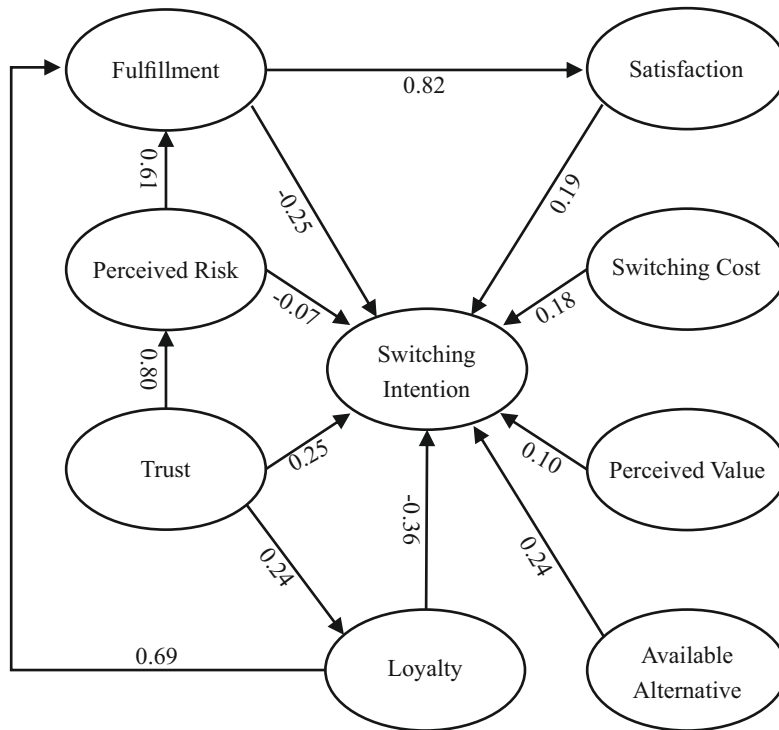


Table 4 Path analysis of construct standardized loading

Hypothesis	Coefficients ' β '	t-Value	Hypothesis Supported	Direct Effect	Indirect Effect	Total Effect
SI -> P_VAL	0.10	1.42	Yes	0.10	0.00	0.10
SI-> SW_COST	0.18	2.50	Yes	0.18	0.00	0.18
SI -> TRUST	0.25	1.82	Yes	0.25	-0.37	-0.12
SI -> AV_ALTER	0.24	2.73	Yes	0.24	0.00	0.24
SI -> P_RISK	-0.07	-0.50	No	-0.07	-0.06	-0.13
SI -> LOYAL	-0.36	-4.18	No	-0.36	-0.03	-0.39
SI -> FULL	-0.25	-1.54	No	-0.25	0.16	-0.10
SI -> SATIS	0.19	1.78	Yes	0.19	0.00	0.19
TRUST -> P_RISK	0.80	12.72	Yes	0.80	0.00	0.80
TRUST-> LOYAL	0.24	12.72	Yes	0.69	0.60	0.69
FULL -> P_RISK	0.61	12.00	Yes	0.61	0.50	0.82
FULL -> LOYAL	0.69	8.26	Yes	0.35	0.28	0.35
FULL-> SATIS	0.82	15.54	Yes	0.82	0.00	0.28

Discussion

The present study provides the factors which influence the switching intention of car services. As per the model of consumer switching behavior in the service industry (Bansal, 1999), identified the factors which are impacting the consumers switching intention. The model has provided an only directional view of the construct, not the causal structure. Our study is the focus on providing the causal structure for consumer switching behavior. One of the significant findings of the study is loyalty and fulfillment it has a negative impact on consumers switching intention. Other significant findings are trust, and fulfillment has an indirect effect on consumer switching intention. The effects of trust, risk, and fulfillment are not significant this another finding which contradicts earlier finding of. Trust is a single most significant predictor of consumer's switching intention.

Implication

The findings provide theoretical and managerial implications. The study extends the literature in the consumer switching intention by incorporating the indirect effects of trust, fulfillment. By incorporating switching cost and available alternative provide another theoretical finding from a service marketing perspective, out of these available alternative has one of the strongest predictors of switching intention. The finding provides significant insight for the predictor, fulfillment of service is one of the significant services indicator, which determines that the customer will stay with current service, in a sense if car service provider fulfills all the requirement of the customer then the customer will not switch the current service provider. Indirect effects of perceived risk, trust, satisfaction, fulfillment, and loyalty is another significant finding of the study. The current study has refuted the earlier findings. (Which contradict the earlier findings).

Apart from the normal service requirement consumer has another expectation from the car service providers, which is largely unsaid, like providing the discount to the repeat consumers, provide pickup and drop services in case of a car breakdown, smooth tied ups with car insurance providers. These are some of the findings on which car service provider need to pay attention. Loyalty, fulfillment, and risk are the main factors considered by the car service provider our study has found that these factors have a negative impact on switching intention, means these factors do not have any role when a customer decides to switch to their current service provider to another service provider. These indicators provide inside to the car service provider to build a strategy for their services and consider the new dimension of consumer's expectation which is dynamic and changes over time. It must be noted that consumer's expectation and change in the services offered should be matched all the time in order to retain the current consumer and provide value address services, to get new consumers. This will increase the confidence of consumer on the service provider which will restrict them to switch to another service provider.

Limitation and Future Scope for Future Study

Applicability of the findings to across service sector is very difficult. Further development of study can be carried out on by merging satisfaction and loyalty as it will provide a new dimension to research. Service procedural aspect needs to be added for further study which helps the service provider to improve the procedural aspects of service. Explanation of problem by consumer plays a very important role in car service, further study can incorporate that aspect which will another factor which influence the consumer switching behavior.

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Appendix A

Fulfillment

Accurate information about servicing of my card is provided

It provides all accurate information of parts used on service

It generally solves my problems

It makes accurate promises about the completion of service

Washing and other value-added service is provided as a promise

Privacy

My personal information is not being shared

Last information about services are not kept for reference

It protects all the necessary information about me and my car

Satisfaction

Overall I am satisfied with service quality

Generally, the reported problem during service did not repeat

I am happy with the time taken for my service

Overall I consider my car's service is excellent

I feel that service provider provide enough consideration to my problem

Trust

I feel that the service provided by my service provider are good for value

I feel that I can trust my service provider completely

My car's service provider is completely sincere in his/her promises

My car's service provider is honest and trustful with me

My car's service provider treats me fairly

I am getting help on my cars issues as and when needed

Loyalty

I do feel emotionally attached to my car's service provider

The staff of service provider is feeling emotionally attached to me

I do feel a strong sense of belonging to my car service provider

My car's service provider has always given personal attention to my problems

I am getting a follow-up phone call and email for next service cycle

Price Value

The price that I am paying for my car is competitive

The cost of service that I am paying is lower than competitor

There is no hidden cost that I need to pay

Even if cost increase during the service provider informs me

Available Alternative

A competitor would able to provide fair service to my car

Competitor policy is more favorable to me

I would be much more satisfied with the service available from competitor

Switching Cost

Overall I would spend a lot of time finding a new service provider

Overall I would spend lot resources on finding a new service provider

Overall I would pay more money in finding a new service provider

Generally speaking time, cost and resources will be higher to switch the current service provider

Switching Intention (Endogenous Variable)

I am thinking to switch my current car's service provider

I will consider pickup and drop facility before switching

I will consider the market reputation of the new service provider

I will consider distance and place before switching to the new service provider

I am very cautious in trying out new service provider

I am not sure about the service that service provider will provide to me

I will consider overall reputation of the new service provider