

Research of Factors Influencing Loyal Customer Switching Behaviour: Updated and Revised in the Context of Economical Crisis

The paper presents the analysis of switching behavior and factors involved in the formation of customer switching behavior in the context of economical crisis. Firstly, readers are introduced with the theoretical attitude of customer switching behavior. Then the methodological principles of the research on factors affecting potential switching behavior of loyal customers are defined.

Keywords: switching behavior, factors affecting customer switching behaviour, factors supporting switching behaviour, factors repressing switching behaviour.

Straipsnyje pateikiami lojalių vartotojų galimą pakeitimo elgseną formuojančių veiksnių tyrimo rezultatai ekonominės krizės kontekste. Pristatomos vartotojų pakeitimo elgsenos teorinės nuostatos, pagrindžiama lojalių vartotojų pakeitimo elgseną formuojančių veiksnių tyrimo metodologija. Pristatomi tyrimo rezultatai, pateikiama lyginamoji anksčiau atliktų tyrimų analizė.

Raktiniai žodžiai: pakeitimo elgsena, pakeitimo elgseną formuojantys veiksniai, pakeitimo elgseną iššaukiantys veiksniai, pakeitimo elgseną stabdantys veiksniai.

Introduction

The development of customer loyalty has become an important focus for marketing strategy in recent years due to the benefits associated with retaining existing customers. Although companies are realizing the value of keeping customers loyal, no one really think about the cost of loyalty. Companies measure customer satisfaction, and hope that if the satisfaction scores are good, the customers will stay with the firm (Mittal, Lassar, 1998). But, as practice shows, even satisfied and loyal customers leave for the lure of a competitor's offer.

The fact, that loyalty changes over time has been widely acknowledged and modeled in the literature. If customer loyalty status changes over time, what causes those changes? The explanation of customer switching behavior, as the result of customer's disloyalty, dependence only of experienced dissatisfaction, rising price or particular customer characteristics, is too superficial. It is known, that specific problems, events and factors, called as affecting factors of switching behavior, form customers switching behavior. As many authors mention, according to the environmental changes, especially economic changes in the

context of economical crisis in Europe, customer loyalty is getting in trouble, because people become more price sensitive. So, the context of economical crises makes changes in the formation of customer loyalty and in factors affecting customer switching behavior (loyalty supporting factors and loyalty repressing factors).

The establishment of revised factors affecting customer switching behavior would not be so complicated, if all customers were treated equally, not defining their loyalty status. As the problem analysis shows, all customers are different, and their behavior is different too. Loyal customers differ in their attitude and behavior, so their switching behavior is different too: affecting factors of switching behavior in loyal customers segment are different from the factors, affecting disloyal customers switching behavior, and probably the context of economical crisis makes different changes in the factors affecting switching behavior among loyal and disloyal customers too.

According to the fact, that customers, despite their loyalty, can terminate their relationship with a current product or service provider, companies should know revised and updated factors affecting loyal customers' switching behavior, in order to overcome customer-lost problems or to keep customers loyal in the context of economical crisis.

The object of this paper is revised and updated factors affecting loyal customer switching behavior.

The underpinning **purpose of this paper** is to define the factors affecting loyal customers switching behavior in the context of economical crisis.

The tasks set in the article are as follows:

- to analyze factors involved in formation of customer switching behavior;

- to make research of the factors affecting loyal customer switching behavior while updating the loyal customer specific factors affecting the switching behavior.

The research methods used in the article include logical analysis, generalization, interpretation of scientific literature and questionnaire survey as a primary data collection method.

To assess data obtained through empirical research the methods of descriptive statistics was used.

Analysis of factors involved in formation of customer switching behaviour

The concept of customer switching behaviour. Customer switching behaviour represents a dynamic process that develops over a particular period of time and results in relationship ending (Bejou and Palmer, 1998; Hocutt, 1998; Stewart, 1998). Scientific literature indicates that when associating customer switching behaviour with customer disloyalty it is necessary to make a distinction between behavioural and attitudinal dimensions – customer switching behaviour can be directly expressed through behavioural but no attitudinal disloyalty. Customer switching behaviour characterized in terms of retreat and relationship ending represents a decision by customer not to buy products or services offered by a particular organization. Analysis of scientific literature shows that different factors affecting customer switching behaviour exist, and they are often dependent on industry, individual sector or business specifics (Berry and Parasuraman, 1991; Lovelock, 1983; Zeithaml et al., 1993, Keaveney, 1995). Depending on the effect, the factors

that affect customer switching behaviour are divided into those supporting (loyalty repressing factors) and repressing switching behaviour (loyalty supporting factors).

Factors affecting customer switching behaviour (Fig. 1). Factors supporting customer switching behaviour represent one of two groups of factors that have effect on customer switching behaviour. These are the factors that have a devastating effect and enable customers to end relationship with their organizations, and reduce attitudinal and behavioural customer loyalty. Factors repressing customer switching behaviour can be treated as obstacles purposely created by organizations or naturally formed, while establishing conditions for customers to patronize as long as possible and preventing them from searching for any other available alternatives. Apart from basic loyalty concepts such as commitment, satisfaction, loyalty, etc., that are purposely encouraged by organizations and used as a basis for their activities in pursuit of true (attitudinal and behavioural) customer loyalty, some barriers repressing customer switching behaviour also exist and are used by organizations, and they are often identified with the factors repressing customer switching behaviour or supporting customer loyalty. Factors supporting customer loyalty are considered to help to maintain and increase behavioural customer loyalty.

In summary of ideas suggested by different authors (Nordman, 2004; Keaveney, 1995; Colgate and Hedge, 2001; Finkelmann

and Goland, 1990; Chakravarty et al., 1997; Porter, 1998; Jones et al., 2003; Rust and Zahoric, 1993; Capraro et al., 2003; Sheth and Parvatiyar, 2000; Higie et al., 1993; Bansal and Taylor, 1999; Roos, 1999; Mittal and Lassar, 1998 et al.), the following factors supporting and repressing customer switching behaviour are presented in the table 1.

Research methodology

The method of descriptive study was used to examine probable future behaviour of respondents in particular situations with the aim to revise the customer-specific factors affecting customer switching behaviour. Empirical research was performed using data gathering method, namely the written survey. According to findings, comparative analysis was made in order to identify changes in the customer-specific factors affecting customer switching behaviour in the context of economical crisis in Lithuania. Comparative analysis was made according to the findings of the research of customer-specific factors affecting customer switching behaviour, made by the author in 2008.

In this case, the repeated research sample was comprised of loyal customers of private limited liability company *JSC Omnitel* operating in the Republic of Lithuania. Since identification data of all the elements in the selected sample was unknown, and the sample selected for the research (golden customers of *Omnitel*)

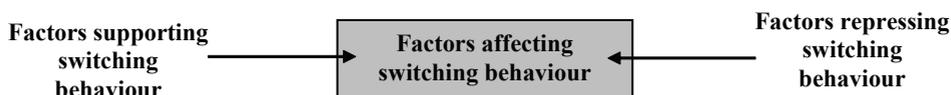


Fig. 1. Factors Affecting Switching Behaviour

Factors affecting switching behaviour

Factors supporting switching behaviour
<i>Price issues.</i> The problems associated with a recently raised or a continuously growing price of a product or service, misleading price, taxes, charges, etc.
<i>Inconveniences.</i> Incidents when customers are kept waiting, inconvenient working hours of the organization, inconvenient location of the organization providing products or services.
<i>Core service failures.</i> Incidents associated with the mistakes or other technical issues when selling a product or providing a service, mistakes in invoicing.
<i>Dissatisfactory quality.</i> Quality of the product or service being unacceptable for the customer.
<i>Service encounter failures.</i> Problems arising during the interaction between product seller or service provider and customer. Rude or disobliging behaviour of the salesperson or service providing person, lack of knowledge or competency, forcing customers to wait.
<i>Variety seeking.</i> It is natural for the person to seek for variety, especially if he/she gets bored or "bellyful" of a particular product or service. Routine and variety-seeking behaviour usually happens cyclically by individual periods replacing each other and gaining dominating features.
<i>Response to service failures.</i> The problems arising when dealing with service failures, conflict situations, responding to complaints (involves negative response, no response or forced response).
<i>Change of service personnel.</i> Change of service personnel can affect customer switching behaviour especially if service personnel (depending on the nature of the product/service) are closely related to customers or have close relationship developed with them.
<i>Refusal to modify service/product (if it technologically possible) or to provide an exceptional service.</i> Refusal of product/service modifications or particular service improvement or failure to provide added value can motivate customer to look for alternative solutions to this problem.
<i>Change of the place of residence of the customer.</i> Change of the place of residence can affect customer switching behaviour if services or products of a particular provider are unavailable near customer's new place of residence. Change of the place of residence can also mean a change in living circumstances and occurrence of new needs of the customer.
<i>New value.</i> Appearance of a totally new product or service in the market capable of offering an added value for the customer can also encourage him/her to switch to another product/service provider.
Factors repressing switching behaviour
<i>Economic costs.</i> Economic costs are usually treated as costs that can occur when switching to another product/service provider an admission fee must be paid or some benefits available from the former product/service provider are lost.
<i>Search and evaluation costs.</i> Decision to switch to another product/service provider always requires additional information, search and evaluation of this information. Customer invests his/her time and efforts in information gathering about competing organizations, its evaluation and making final decision.
<i>Learning costs and knowledge bonds.</i> It becomes a factor repressing customer switching behaviour if customer realizes that learning how to use new services or products (obtained from a new provider) will be difficult and will require considerable.
<i>Perceived risk and uncertainty costs.</i> Customer behaviour is based on the wish to reduce risk, and different strategies are used to achieve this (Sheth ir Parvatyiar, 2000). One of the ways to reduce risk is to become loyal for a particular product, service, organization or brand by reducing choice as well. Becoming a loyal client reduces uncertainty costs (Storbacka et al., 1994; Sheth and Parvatyiar, 2000). N.J. Sheth and A. Parvatyiar (2000) state that need for information, knowledge and competencies when making decisions (for example, when choosing a new product/service) is directly proportional to customer's inclination to retain close relationships with the organization. C.B. Bhattacharya and R.N. Bolton (2003) note that customers have a prominent inclination to retain close relationships with those organizations that operate in markets of heterogeneous and highly differentiated products/services as uncertainty existing in such markets and risk of evaluation of products' or services' features serves as a barrier for easy switching to another product/service provider.

<p><i>Lack of perceived available or attractive alternatives.</i> Some nonessential factors influencing relationships between organizations and customers such as market structure or insufficient number of available alternatives can serve as a limitation for customer switching behaviour, and it is particularly likely that if customer does not notice or simply other alternatives do not exist in the market, he/she will tend to continue relationship with the current organization (Storbacka et al., 1994; Bendapudi and Berry, 1997; Colgate and Lang, 2001).</p>
<p><i>Legal (contractual) obligations.</i> Contracts made between organizations and customers limit possibilities of the latter to easily and promptly end their relationship with the organization. Depending on the nature of organization activity, terms of contracts and provided conditions and responsibilities, contracts made between organizations and customers serve as a factor that tie customer to organization for a particular period of time.</p>
<p><i>Structural bonds.</i> Structural bonds emerge when customer by maintaining relationships with the organization deserves an exceptional treatment regarding him or a particular level of communication with him, attainment of which could take quite a long time in another organization (Berry and Parasuraman, 1991; Arantola, 2003). Structural bonds integrate time, knowledge and economic efforts incurred by customer while pursuing an exceptional status.</p>
<p><i>Geographical bonds.</i> Geographical bonds emerge when localization of the organization “ties” customer to the product/service provider.</p>
<p><i>Social costs.</i> Social costs are perceived by customers as costs that can be incurred when switching to another organization given the social interaction with the organization to be abandoned or with its personnel with whom close relationships have been developed.</p>
<p><i>Psychological costs (customer’s apathy, passiveness, inertia, behaviour formed by habits, lack of motivation).</i> These character features of customers build particular psychological barriers that prevent switching behaviour. Apathy, passiveness, and inertia are even considered to be characteristic features of loyal customers (Nordman, 2004; Colgate et al., 1996). Inertia involves customers in a long-term relationship with the organization due to their lack of motivation or low involvement in purchase process. Lack of time, lack of interest, habitude and even laziness become those features that form fake loyalty and prevent customer switching behaviour.</p>

satisfied criterion for customer loyalty, method of non-random sampling was considered the most appropriate. In this case sample size was 105 golden customers of *Omnitel*. Segmentation of customer database is performed by the company itself, by grouping them into Golden (10 and more years in *Omnitel* network), Silver (5 to 10 years in *Omnitel* network), and New Customers (less than 5 years in *Omnitel* network). Golden customers are treated as loyal by the company by taking the period spent in *JSC Omnitel* network as a loyalty criterion. The aforesaid circumstances allowed to instantly identify revised loyal customer-specific factors affecting customer switching behaviour, by allowing to dissociate from customer loyalty measurement, and the segment of

loyal customer pre-defined by the company itself increased the representatives of the research since the selected research sample was known and has satisfied requirements.

To revise loyal customer-specific factors affecting customer switching behaviour the questionnaire was prepared. In the scientific literature, 11 factors supporting customer switching behaviour and 10 factors repressing customer switching behaviour are distinguished. In order to find out which of them are specific (relevant) for loyal customers, every factor affecting customer switching behaviour was “converted” into a specific situation or example, directly associated with the selected research sample and company concerned. The questionnaire used the questions-

statements, answers to which have been evaluated using Likert scale. Every question-statement was formulated taking into consideration the nature of the research: as empirical research was used to find out those factors affecting customer switching behaviour that may determine ("form") probable customer switching behaviour, it's true to say that questions used for survey can be attributable to the forecasting type of research questions. According to H. F. Weisberg et al. (1996), formulating questions on the basis of future forecasts is appropriate when it is necessary to evaluate attitude of respondents with regard to how important and relevant particular situation is to them. The questionnaire intended for golden customers of *JSC Omnitel* has presented typical situations that usually are or can be faced by customers when using services of this company. Every question-statement reflected a particular factor affecting customer switching behaviour. When formulating every question-statement, expression possibilities of factors affecting customer switching behaviour presented in literature were taken into consideration.

Respondents were asked to evaluate every question-statement in range of 0 to 5 by expressing their agreement or disagreement, respectively. On the basis of evaluations reported by respondents, an arithmetic average (mean score) has been calculated for every question-statement. Since every question-statement described a particular, single factor affecting customer switching behaviour, a conclusion was made that questions-statements with the highest acquired numerical values coincided with the loyal customer-specific factors affecting customer switching behaviour. The scale used for survey allowed respondents to select one answer out of six options, consequently when calculat-

ing arithmetic average for every question-statement, all the acquired values below 3 were treated as being too low, and the factors with such values were considered to be irrelevant for loyal customers.

Research findings

Research findings have been processed and obtained data have been analyzed using statistics processing software *SPSS*. Empirical research findings showed that numerical values of 3 and higher have been acquired by 10 factors affecting customer switching behaviour. Consequently a conclusion was made that 10 factors affecting occurrence of customer switching behaviour are relevant for loyal customers. Table 2 presents evaluations of all the factors affecting potential customer switching behaviour, including arithmetic averages and standard deviation.

Table 3 presents loyal customer-specific factors supporting and repressing customer switching behaviour while taking into consideration the statistical evaluations of the factors affecting potential customer switching behaviour.

Based on the findings obtained through empirical research a conclusion was made that in the process of formation of loyal customer switching behaviour, factors supporting customer switching behaviour were more important than those repressing it, since the first five factors affecting customer switching behaviour that have been distinguished by loyal customers belonged to the category of the factors supporting customer switching behaviour and acquired highest values (arithmetic average ranged from 4.40 to 3.52). The factors repressing customer switching behaviour acquired lower values (arithmetic aver-

2 table

Statistical evaluations of factors affecting potential customer switching behaviour

No.	Factors affecting switching behaviour	N	Average	Standard deviation
1	DISSATISFACTORY QUALITY	105	4.40	1.11
2	RESPONSE TO SERVICE FAILURES	105	4.09	1.175
3	NEW VALUE	105	3.80	1.527
4	PRICE ISSUES	105	3.72	1.39
5	SERVICE ENCOUNTER FAILURES	105	3.52	1.36
6	ECONOMIC COSTS	105	3.49	1.26
7	CORE SERVICE FAILURES	105	3.40	1.21
8	SEARCH AND EVALUATION COSTS	105	3.30	1.19
9	PERCEIVED RISK AND UNCERTAINTY COSTS	105	3.26	1.38
10	LACK OF PERCEIVED AVAILABLE OR ATTRACTIVE ALTERNATIVES	105	3.12	1.51
11	LEGAL (CONTRACTUAL) OBLIGATIONS	105	2.99	1.26
12	STRUCTURAL BONDS	105	2.93	1.32
13	PSYCHOLOGICAL COSTS	105	2.9	1.49
14	REFUSAL TO MODIFY SERVICE/PRODUCT	105	2.61	1.27
15	LEARNING COSTS AND KNOWLEDGE BONDS	105	2.57	1.43
16	SOCIAL COSTS	105	2.57	1.39
17	VARIETY SEEKING	105	1.58	1.31
18	CHANGES IN SERVICE PERSONNEL	105	1.42	1.31
19	CHANGE OF THE PLACE OF RESIDENCE OF THE CUSTOMER	105	1.41	1.33
20	INCONVENIENCES	105	1.24	1.26
21	GEOGRAPHICAL BONDS	105	1,11	1.15

3 table

Loyal customer-specific factors affecting customer switching behaviour: comparative findings

Factors affecting customer switching behaviour	2011 year research' findings	2008 year research' findings
Factors supporting switching behaviour	1. Dissatisfactory Quality (4.40)	1. Dissatisfactory Quality (4.56)
	2. Response to Service Failures (4.09)	2. Response to Service Failures (4.17)
	3. New Value (3.80)	3. New Value (3.74)
	4. Price Issues (3.72)	4. Core Service Failures (3.41)
	5. Service Encounter Failures (3.52)	5. Service Encounter Failures (3.40)
	6. Core Service Failures (3.40)	6. Price Issues (3.36)
Factors repressing switching behaviour	1. Economic Costs (3.49)	1. Lack of Perceived Available or Attractive Alternatives (3.28)
	2. Search and Evaluation Costs (3.30)	2. Perceived Risk and Uncertainty Costs (3.22)
	3. Perceived Risk and Uncertainty Costs (3.26)	3. Economic Costs (3.16)
	4. Lack of Perceived Available or Attractive Alternatives (3.12)	4. Search and Evaluation Costs (3.01)

age ranged from 3.49 to 3.12) therefore they were treated as less important factors affecting loyal customers' potential switching behaviour. According to the findings presented here, a conclusion can be made that decisions of loyal customers to switch to another company are influenced by loyalty repressing factors, and loyalty supporting factors have less influence. Comparing the findings of empirical research with the findings of empirical research based on loyal customer-specific factors supporting and repressing customer switching behaviour made in 2008, could be stated, that loyal customer-specific factors supporting and repressing customer switching behaviour remain the same, but their influence and significance to affect loyal customer switching behaviour vary.

Analysis of loyal customer-specific factors supporting switching behaviour

According to the findings obtained through empirical research, it is seen, that unsatisfactory quality, response to service failures and new value in the context of economical crisis remain the main factors, affecting the occurrence of switching behaviour. Quality remains the product / service feature based on the assessment of which loyal customers decide whether to purchase repeatedly or not. Response to service failures, as the result of negative interaction, is still one of having great potential of affecting the occurrence of customer switching behaviour. It leads to conclusion, that loyal customers can make a solution to quit a relationship with a current service provider soon as the service failures, without giving the possibility to fix it.

New value as a factor supporting customer switching behaviour is also significant for the formation of potential switching behaviour among loyal customers, and comparing research findings to the research, made in 2008, findings, it is seen, that the value of this factor is growing. It leads to conclusion that the development of mobile communications services technologies and mobile communications operator's ability to differentiate services through technological innovation are important to loyal customers.

Analysing loyal customer-specific factors supporting their potential switching behaviour, the most dramatic change (from 3.36 to 3.72) compared to research findings made in 2008, observed in price issues. According to the survey, in the context of economic crisis, price issues (high or growing prices, higher charges and other price-related issues) as the factor supporting customer switching behaviour becomes even more relevant for loyal customers, who are described as less sensitive to price changes. It can be concluded, that in the context of economic crisis, the benefits obtained by customer loyalty to organizations are likely to decline, because loyal customers are equally price sensitive.

Service encounter failures and core service failures are factors gaining high significance of those supporting customer switching behaviour, and dramatic changes while comparing survey results made in 2008 and in 2011 are not noticeable. Service encounter failures (defined as a service provider's discourtesy, disoblige, lack of knowledge or competency, forcing customers to wait) directly lead to customers' dissatisfaction. According to the findings obtained through empirical research, loyal customers even in the context of economic crisis were found to be intolerant of negative interaction and

each of them seeks for exceptional behaviour in his/her regard. Loyal customers are not willing to forgive product/service providers for their failures, and consider negative interaction to be a sufficiently significant reason to encouraging them to switch to an alternative company. Research findings also deny benefits resulting from customer loyalty considering the purchase process. Loyal customers are intolerant not only of failures but also are willing to receive exceptional service during interaction and exceptional attitude to be paid to each of them personally. In a scientific literature, core service failures are interpreted as incidents related to failures or any other technical issues arising when selling the product, providing service and/or invoicing. Relevance of this factor supporting switching behaviour for loyal customers confirms the previously made conclusion that loyal customers are not willing to forgive product/service providers for their failures.

Analysis of loyal customer-specific factors repressing switching behaviour

While analysing customer-specific factors repressing switching behaviour and comparing them to the customer-specific factors repressing switching behaviour defined in the survey made in 2008, a conclusion was made that in the process of formation of loyal customer switching behaviour, factors repressing customer switching behaviour were less important than those supporting it. A weaker influence of factors repressing customer switching behaviour on the process of formation of potential switching behaviour of loyal customers shows that in a telecommunications sector, switching barriers are low or too low for the segment

of loyal customers. Comparing the findings of empirical research with the findings of empirical research based on loyal customer-specific factors affecting customer switching behaviour made in 2008, could be stated, that loyal customer-specific factors repressing customer switching behaviour remain the same, but their influence and significance to affect loyal customer switching behaviour vary. Economic costs have the greatest effect on the repression of potential switching behaviour of loyal customers and were considered relevant for loyal customers thus showing that companies invest a lot in development of relationship with their customers. When companies invest in relationships with customers, customers receive additional benefits and added value. Unwillingness to lose exceptional terms and higher value prevents customer switching behaviour. Economic costs potentially incurred by loyal customers are perceived to be high enough: loyal customers highly value additional benefits received in return for their loyalty.

Search and evaluation costs and perceived risk and uncertainty costs are still relevant factors affecting customer switching behaviour for loyal customers indicating that loyal customers tend to treat process of information search and evaluation as a task requiring significant time and efforts. As customer buying behaviour is based on their wish to reduce risk, a conclusion can be made that loyal customers see mobile communications service as a service of increased risk, and consequently they are afraid to be disappointed in case they choose to buy from another operator. Evaluation of perceived high-risk products/services requires specific knowledge therefore it is true to say that loyal customers are not those customers that are isolated from any problems due to the lack of knowledge

and time or any other subjective reasons. The effect of these factors on the formation of potential switching behaviour can be justified with new value, as a factor that gains higher significance of those supporting customer switching behaviour. Technological progress and innovations are significant and desirable for loyal customers, but to assess the developments in mobile technology in the field can be difficult, especially with increasing service differentiation. It can be concluded that technological progress and increasing mobile service differentiation increases the effect of search and evaluation costs and perceived risk and uncertainty costs to support customer loyalty (or to repress switching behaviour).

Lack of perceived available and attractive alternatives has the least influence of factors repressing customer switching behaviour on the repression of potential switching behaviour of loyal customers, and its value declines from 3.28 to 3.12 (comparing with the research findings made in 2008). Relevance of the lack of perceived available or attractive alternatives as of the factor repressing customer switching behaviour for loyal customers can be explained by the fact that loyal customers consider that there are very few companies representing a mobile communications market. Based on the theoretical approaches, when number of competing alternatives is low, customers' choice is limited – customers become dependent on companies that provide products/services they use. However, in this case, the decreasing value of the factor can be stated that loyal consumers start to see differentiation between the services, represented by mobile operators. Although there aren't so many mobile operators in Lithuania, customers begin to perceive the new benefits, which may be obtained by changing the product or service provider.

Conclusions

Customer switching behaviour is a dynamic process that develops over a particular period of time and results in relationship ending. *Customer switching behaviour forms under the influence of factors supporting and repressing switching behaviour.* Factors supporting customer switching behaviour are treated as the devastating factors enabling customers to end relationship with their companies. Factors repressing customer switching behaviour (i.e. loyalty supporting factors) are treated as obstacles that are purposely made by companies or form naturally and establish conditions for customers to patronize as long as possible and prevent them from searching for any available alternatives. Consequently, the conclusion follows that *overall evaluation of factors affecting customer switching behaviour determines resolution by customer to maintain or to end relationship with the particular company.*

As findings of the empirical research showed, *factors supporting customer switching behaviour are by far more relevant for loyal customers than factors repressing customer switching behaviour.* The following factors supporting customer switching behaviour are also relevant for loyal customers: dissatisfactory quality, response to service failures, new value, price issues, service encounter failures, and core service failures; and the following factors repressing customer switching behaviour are relevant for loyal customers: economic costs, search and evaluation costs, perceived risk and uncertainty costs and lack of perceived available or attractive alternatives. Comparing the findings of empirical research with the findings of empirical research based on loyal customer-specific factors supporting and repressing customer switching behaviour made in

2008, could be stated, that loyal customer-specific factors supporting and repressing customer switching behaviour remain the same, but their influence and significance to affect loyal customer switching behaviour vary. Evaluations of loyal-customer specific factors affecting customer switching behaviour found on the basis

of empirical research lead to conclusion that in the process of formation of loyal customers' switching behaviour, factors supporting customer switching behaviour may have significantly higher influence. Consequently, the probability of occurrence of switching behaviour among loyal customers may be sufficiently high.

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LOJALIŲ VARTOTOJŲ PAKEITIMO ELGSENĄ FORMUOJANČIŲ VEIKSNIŲ TYRIMAS: ATNAUJINIMAI EKONOMINĖS KRIZĖS KONTEKSTE

S a n t r a u k a

Atsižvelgiant į ilgalaikių santykių teikiamą naudą, vartotojų lojalumas tampa daugelio organizacijų siekiamybe. Tačiau vartotojų lojalumo kūrimo veikla tampa problematiška dėl augančių lojalumo kaštų, o empiriniai tyrimai atskleidžia, kad vartotojų pasitenkinimas dar negarantuoja, jog produktu ar paslauga patenkinti vartotojai liks lojaliais organizacijai ir nekeis jos alternatyvia.

Mokslinėje literatūroje pažymima, kad vartotojų lojalumas nėra statiškas, o linkęs kisti. Tačiau lieka daug neatsakytų klausimų: jei lojalumas kinta, kas skatina ar įtakoja tuos pokyčius? Vartotojo pakeitimo elgsenos, kaip nelojalumo išraiškos, aiškinimas vien patirto nepasitenkinimo, augančių kainų ar specifinių vartotojo charakteristikų terminais yra pernelyg paviršutiniškas. Tyrėjai teigia, jog egzistuoja specifinės problemos, įvykiai bei veiksniai, vadinami pakeitimo elgseną formuojančiais veiksniais, kurie įtakoja vartotojų pakeitimo elgseną. Kaip pažymima mokslinėje literatūroje, remiantis šiuolaikinėmis realijomis, aplinkos specifiškumas ir pokyčiai, ypatingai ekonominės krizės kontekste, į keblią padėtį pastato patį vartotojų lojalumą, nes vartotojai tampa daug jautresni kainoms. Taigi galima teigti, jog ekonominė krizė Europoje ir daugelyje pasaulio šalių įtakoja vartotojų lojalumo ir pakeitimo elgsenos formavimosi pokyčius.

Pasikeitimų vartotojų pakeitimo elgseną formuojančiuose veiksmuose (jų svarbos bei įtakos kitime) nustatymas nebūtų komplikuoatas, jei visi vartotojai būtų traktuojami vienodai, nekreipiant dėmesio į jų lojalumo statusą. Tačiau praktinių pavyzdžių analizė atskleidžia, kad visi vartotojai yra skirtingi, jų pakeitimo elgsena formuojasi įvairių skirtingų veiksnių įtakoje, o įvertinant lojalus vartotojo statuso specifiškumą jo elgsenos ir požiūrio į objektą atžvilgiu, galima teigti, jog lojalus vartotojo pakeitimo elgsena formuojasi specifinių pakeitimo

elgseną formuojančių veiksnių įtakoje. Atsižvelgiant į minėtas nuostatas, ekonominės krizės poveikis gali būti skirtingas tiek nelojalių, tiek lojalių vartotojų pakeitimo elgsenos formavimuisi.

Įvertinant faktą, kad lojalus vartotojo statusas dar negarantuoja, kad toks vartotojas nekeis organizacijos, kaip produktų ar paslaugų teikėjos, alternatyvia, bei darant prielaidą, jog ekonominė krizė galimai sąlygojo pokyčius pakeitimo elgsenos formavimesi, organizacijoms tampa ypač svarbu bei aktualu iš naujo nustatyti bei įvertinti lojalių vartotojų galimą pakeitimo elgseną formuojančius veiksnius. Lojalių vartotojų galimą pakeitimo elgseną formuojančių veiksnių nustatymas bei įvertinimas ekonominės krizės kontekste įgalintų organizacijas efektyviau spręsti lojalių vartotojų kaitos problemas bei priimti tinkamus lojalumo formavimo sprendimus.

Tyrimo objektas – lojalių vartotojų galimą pakeitimo elgseną formuojantys veiksniai.

Tyrimo tikslas – nustatyti ir įvertinti lojalių vartotojų galimą pakeitimo elgseną formuojančius veiksnius ekonominės krizės kontekste.

Siekiant išsiskirti tikslo, autorė atlieka tyrimą, apklausdama UAB „Omnitel“ lojalus (auksinius) klientus. Apklausiai atlikti pasirinkta ta pati tiriamoji bazė, kaip ir 2008 metais, atliekant analogišką tyrimą. Apklausoje naudojamas tas pats klausimynas, siekiant kuo patikimesnių ir aiškesnių rezultatų atliekant palyginamąją duomenų analizę (2008 ir 2011 metais atliktų tyrimų duomenų pagrindu). Lyginant abiejų tyrimų metu gautus duomenis, išryškėja tam tikri skirtumai lojalių vartotojų pakeitimo elgseną formuojančių veiksnių įtakos pakeitimo elgsenos formavimosi procesui atžvilgiu. Straipsnyje analizuojamos pokyčių atsiradimo galimos priežastys ekonominės krizės kontekste, iš naujo nustatomi bei pagrindžiami lojalių vartotojų galimą pakeitimo elgseną formuojantys veiksniai.